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ABSTRACT

Three hundred and forty-one North Dakota women, classified as displaced homemakers, were interviewed to gather information on their backgrounds, experienced problems, and perceived needs. Data analysis showed that displaced women tend to be poor and tend to move to the job market upon their change in marital status. Job market involvement is most successful for those with the most prior work experience and those with more education. Further, their work is more continuous and economically motivated after displacement. Economic problems were most pervasive, followed by psychological problems and social relationship problems. The ranked pervasiveness of problems varied by age, marital status, and income level. In general, problems were more severe and more pervasive for those under thirty-five and for the divorced. Economic problems were most persistent, followed by psychological and social relationship problems. Perception of services needed by the displaced did not vary appreciably by age. According to the respondents, the most important services would be oriented toward dealing with psychological problems. Next in importance were services relating to skill testing and development, followed by those relating to social relationships. Considered least important were services relating to consumer affairs and job placement or job hunting. (Author/JH)

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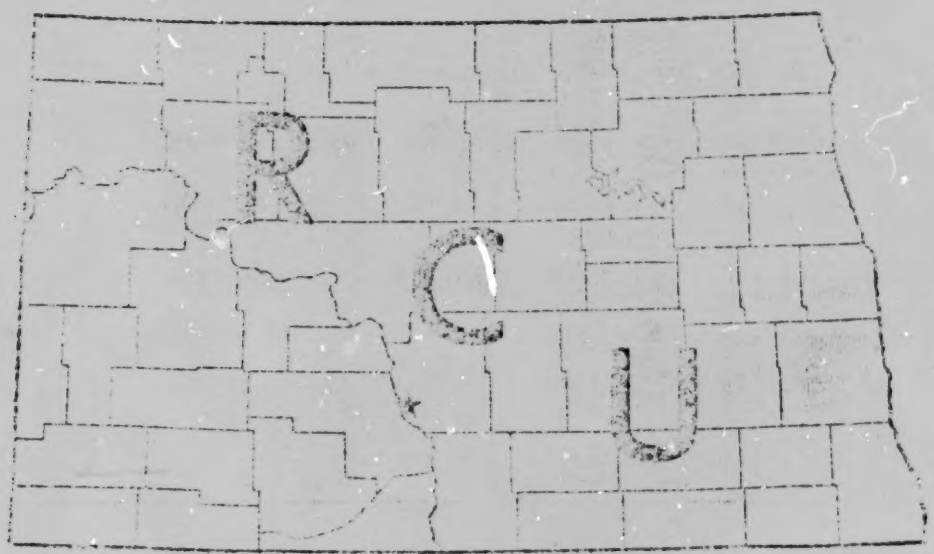
RESEARCH SERIES NO. 73

DISPLACED HOMEMAKERS IN NORTH DAKOTA



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Research Project Report No. 73

DISPLACED HOMEMAKERS IN NORTH DAKOTA

Dale Elhardt

Bureau of Social
and Economic Research
Minot State College

LaDonna Elhardt, Project Director

Vocational Education
Minot Public Schools
Minot, North Dakota

April 20, 1979

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CHAPTER 1

INTRODUCTION

Displaced homemakers is a concept that has come into quite common usage in the last few years. Unfortunately the term has been inconsistently defined. However, there is a core definition that is probably adequate to the purposes of this report. Displaced homemakers are people whose primary function has been that of homemaker; who have been financially dependent; who, because of divorce, death or other circumstance have lost their means of support; and are too young for social security but whose children are too old for ADC support. Additionally, because of their age (typically 40-64), their lack or nonuse of vocational training, their unemployment or underemployment while married, and the time elapsed since their education, have difficulty gaining entry into the job market.

Displaced homemakers have recently become the object of much concern and attention. Awareness of the existence and condition of such people (primarily women) has been followed by a demand for information on which to base social policy. A variety of new programs have already been spawned and existing agencies are also directing part of their attention and resources toward meeting the perceived needs of these people.

Funds have been provided to the States by the Federal government to accomplish the gathering of information relevant to the design of policy and programs that will service the needs of this group. The North Dakota State Board for Vocational Education has funded the present study under that mandate. It is the sincere hope of the authors that the description and analysis presented herein will prove useful to the many groups and agencies actively seeking to alleviate the problems faced by displaced homemakers.

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Estimate of the Number of Displaced Homemakers in North Dakota

There are probably about 6500 displaced homemakers in North Dakota, or two percent of all females. An estimate of their number could not be based on the sample utilized in this study for reasons discussed in Chapter II. Further, given the ambiguity in the definitions of displaced homemakers, no estimate can claim great precision. However, the figure cited above, which utilized several bases, is close enough to other estimates to allow some confidence.

Representative Augustus Hawkins (California) indicated that 2.2 million homemakers, or two percent of all females in the United States, were displaced homemakers.[1] The State of Nebraska commissioned a study of displaced homemakers which included an estimate of their number in that state. Using a diversity of materials and statistics, Herzog and Meisenholder found that two percent of all Nebraska women are displaced homemakers.[2] Nebraska is not too dissimilar to North Dakota, having similar divorce, employment, and unemployment rates. Finally, data recently gathered in Minot, ND also support the two percent figure.[3] A carefully drawn sample of 654 households were interviewed for population and housing characteristics in the Summer of 1978.

[1] Hearing before the subcommittee on Equal Opportunities of the Committee on Education and Labor, House of Representatives, Ninety-Fourth Congress, Second Session, H.R. 10272, the Equal Opportunity for Displaced Homemakers Act, 1976, p.4.

[2] Herzog, Muriel and Patricia Meisenholder, "Socio-Economic Profile of the Displaced Homemaker in Nebraska, "Commission on the Status of Women (mimeo), September, 1977, p.8.

[3] Smith, Walton, Bureau of Social and Economic Research, Minot State College, "Census Update for the City of Minot," unpublished report, 1979.

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This yielded data on 1724 individuals, 896 of whom were female. A computer search was utilized to find respondents having displaced characteristics. Seventeen were found who were aged 35 to 64, divorced, widowed or separated, had no children under 18, and were unemployed or underemployed (i.e., had incomes below the poverty line). This represents 1.9% of the total females in the sample and, presumably, is representative of Minot. Given the similarity of figures from these three different sources, it is reasonable to assume that 2% of North Dakota females are displaced homemakers.

Plan of the Report

Five additional sections comprise the remainder of this research report. They are organized as follows:

II. Methodology. Chapter two contains a description of the research strategy and rationales for that strategy when necessary.

III. General characteristics. Chapter three provides data on such items as marital status, age, sex, race, education and income.

IV. Work. Descriptions and analysis of employment status, work history, and problems associated with getting or keeping jobs is presented in chapter four. It has been separated from chapter three because of the importance of employment related problems for displaced homemakers.

V. Problems of Displaced Homemakers. The respondents provided information on their experience of twenty problems likely to be faced by displaced homemakers. Description, ranking and analysis of these is provided in this chapter.

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VI. Perception of Needed Services. On the basis of their experience, respondents were asked to indicate the importance of specified services to displaced homemakers. Again, description, ranking and analysis of these services is presented in the last chapter.

The substantive body of the report (chapters III to VI) is basically descriptive. Frequency distributions of responses to specific items are therefore heavily relied upon. Those frequency distributions of responses to specific items not provided in the report may be found in appendix A. However, inferential analysis of variable relationships is engaged where it is deemed useful in providing further illumination. These will be based on multivariate tabular data presentation.

Since data have been collected on eighty-seven variables some discretion had to be exercised in the selection of bivariate or multivariate analysis. This discretion has been entirely that of the authors. The criterion underlying that selection reflect our understanding of the nature of the problem and the types of information most useful to policy makers and agency workers.

Acknowledgements

Any research project of this size is the product of the effort of many people. They should be recognized for their contribution. Thus we should like to thank the following people and organizations. First, the many individuals who participated in the planning of the project. They are too numerous to mention but do have our appreciation. Valuable information regarding the nature of the problem and of the data needed was provided by them. Ardis Young, formerly of the North Dakota Vocational Education Office, helped organize the research, arranged for

[illegible] participation of many of those just cited above. [illegible] is owed to the interviewers who undertook [illegible] coordinating the actual collection of data in [illegible] North Dakota communities that participated: Bonnie Polecek [illegible] of Dickinson, Annalee Pomonis of Fargo, Sherry [illegible], Jan Wright of Jamestown, and LaDonna Elhardt of [illegible].

[illegible] be extended to the Minot Public School system for [illegible] ability of administering the funds. The Bureau for [illegible] Research of the Social Science Division at Minot [illegible] provided valuable assistence in the processing and [illegible].

[illegible] most important, a note of appreciation is [illegible] people who so graciously gave of their time and [illegible].

CHAPTER 2

METHODOLOGY

[illegible] by means of interviewer administered [illegible] my discussions with the funding agency and other [illegible] lead to that decision. Survey methods are considered [illegible] for the purpose of gathering large amounts of [illegible] cross section of the population. As such they are [illegible] more studies and yet provide no insurmountable [illegible] social studies.

Interview Schedule

Items in the interview schedule provided information on eighty-seven variables. The questions included reflect the input of various interested groups who participated in the early planning sessions. Studies conducted by other groups and other States also were utilized as guidelines in the design of the instrument. Ultimate responsibility for the questionnaire design, however, is with the investigators.

A first draft of the questionnaire was designed by the investigators. It was presented to a group of interested individuals at a meeting in the Vocational Education offices in Bismarck. Their critique and suggestions were used to develop a second draft. The second draft was pretested by the investigators on twenty-five respondents in Minot, ND. Further revisions based on the pretest culminated in the questionnaire used in the survey.[4]

Interviewer Training

One person in each of the participating cities was recruited to interview and/or coordinate the interviewing of respondents in their community. They were selected on the basis of their interest in the problem and their involvement in agencies frequently coming into contact with displaced homemakers.

A brief training session was conducted for the interviewer-coordinators. They were instructed in sampling procedures and general guidelines for interviewers. They also became familiar with the general structure of the questionnaire, the specific intent of each item,

[4] A copy of the questionnaire is included in Appendix B.

the logic of contingency questions, and the appropriate recording of responses.

Sampling Procedures

Locating displaced homemakers is extremely difficult. Defining the population of such individuals is virtually impossible. This is so not only because no register or list exists but also because of the nature of the status as typically defined. By definition, the displaced homemaker status is transitory. That is, people without means of financial support and without other resources must ultimately, and probably quickly, find such support.[5]

Early discussions with interested parties indicated that the research should not focus exclusively on displaced homemakers. Rather, that information was needed on people who were "on their own" socially and financially when they formerly had been dependent in those terms. Use of the term displaced homemaker in the report will refer to this more broadly defined group. Therefore people younger than the 35 to 64 age group were to be included. As a result of the sampling constraints mentioned above and the broader information needed it was decided to employ a different sampling procedure.

That procedure might be best described as a purposive, stratified, network approach. Purposive in that it was decided to focus largely on people (mostly women) who had been in contact with some local agency

[5] With extensive monetary resources and much time the population could probably be defined or at least a random sample gathered. Examples: by taking a large enough random sample of the general population a random sample of displaced homemakers could be realized; or extensive tracing of divorce cases and deaths of a spouse might be used to define that population. The first would be extremely inefficient and both exceedingly expensive and time consuming.

(e.g., women's resource center, welfare agency, etc.) because of their difficulty. The local coordinator-interviewers were people who had contact or association with some such agency. Thus they could start with people known to them. Network sampling was utilized to find individuals not known to the interviewers. That is, interviewers were instructed to utilize respondents as resources to direct them to yet other people in similar circumstances. This assumed that people in similar statuses are better known to each other than to others not sharing that status. Finally it was roughly stratified by age and by community. Each interviewer was asked to complete 50 to 75 interviews in their community. In addition they were instructed to roughly divide their local sample into under 35 and over 35 year old groups.

Application of a rigorous definition of displaced homemakers would imply that relatively few are included in the sample. However, benefits do accrue to the sampling procedure utilized. First, it considers displacement and its effects as more continuous variables rather than as dichotomized variables. Second, and more importantly, it allows comparisons on dimensions such as age, income, marital status, etc. A sample comprised entirely of displaced homemakers, as rigorously defined, limits the possibility of comparisons and inferences from them.

A rationale for the use of such a sampling procedure beyond those already given seems called for here. The data collected will be most extensively used by those planning services and programs for displaced homemakers. Thus it seems reasonable to collect information on characteristics, needs and problems from those most likely to

utilize such services. That is, those who have been inclined to self-select themselves as clients to such programs and agencies. The respondents in this study either were self-selected clients or were known to them.

Despite such rationales a caveat must be issued. This was not a random sampling procedure. Therefore generalizations must be made cautiously. It is entirely possible that the sample is reasonably representative of the population. However, the procedure utilized does not warrant that assumption. It is nonetheless believed that the information presented herein is accurate enough to be useful for the purposes of understanding and planning, keeping the above rationale in mind.

Interviews were completed on 341 respondents who were contacted by this sampling procedure. Breakdown by cities is as follows: 49 from Bismarck, 71 from Dickinson, 59 from Fargo, 56 from Grand Forks, 50 from Jamestown, and 56 from Minot.

Data Management

After the interviews were collected a coding guide was written. It contained specific instructions on the transformation of the responses into numerical indicators.[6] Questionnaire responses were then "coded" onto computer programming sheets.

Coding was checked for accuracy on a random basis. No consistent pattern of inaccuracy was found via these checks. The coded data sheets were then turned over to a professional computer services firm for

[6] Appendix C contains a codebook. This provides a list of all the variables, and the numerical codes assigned to the variable categories.

keypunching, i.e., conversion to computer cards. A verification procedure was utilized as an accuracy check.

Finally, a program for the data was written and submitted to computer memory. All data manipulations were accomplished by use of computer facilities.

CHAPTER 3

GENERAL CHARACTERISTICS

General background or demographic characteristics of the study sample are presented in this section. Such information is useful not only for the purpose of describing the sample but also as a rough statistical check on the representativeness of the sample. An obvious planning implication is that of helping to delineate the target population.

Race and Sex

An interest in information on minority group members was indicated in the planning sessions for the study. However, several factors mitigated against obtaining interviews from them. First is the fact that North Dakota's largest minority group, American Indians, still comprise a very small proportion of the State's population. Second was the decision to focus on six of North Dakota's largest urban centers. Thus any sampling procedure that does not specifically target concentrations of minorities is likely to gain access only to that number that roughly corresponds to their proportions in the areas sampled.

So it is with the sample for this study. American Indians comprise only 2.1% of the total with the remainder classified as caucasian. Thus only seven American Indians were interviewed. This is too few to allow the use of race as a major descriptive or analytical variable. Race will therefore be largely excluded from further consideration.

Some indirect support for the randomness of the sample is provided by the 2.1% figure. American Indians comprise about 2.2% [7] of the population in North Dakota and perhaps somewhat less in its more urban areas.[8]

Sex will also be disregarded in this study. Females comprised 98.2% of the total. Only six males were interviewed. Since males were not deliberately excluded from the sample it must be concluded that displacement is largely a female phenomenon. This is to be expected given that males are unlikely to have been economically dependent upon their spouse or others.

Age

Table 1 presents the frequency distribution of age. Age of respondent has been broken into five year intervals for ease of presentation.

[7] Characteristics of the population - 1970, Part 36 - North Dakota. U.S. Department of Commerce, Bureau of Census.

[8] A special census conducted in Minot in 1975 found only .75% American Indians; however another private house to house convas found about 3%. Most likely neither is entirely accurate. The city of Minot Community Development office currently assumes that a little less than 2% of Minots population are American Indians.

TABLE 1

DISTRIBUTION OF AGE

	Number	Percent
Age:		
under 25	22	6.5%
25-29	51	14.9%
30-34	68	19.9%
35-39	53	15.6%
40-44	45	13.2%
45-49	33	9.7%
50-54	33	9.7%
55-59	15	4.4%
60-64	12	3.6%
over 64	9	2.6%
	N= 341	100.0%

Ages ranged from sixteen to seventy-four. Median age is thirty-seven years and mean age is thirty-nine years. About ninety-six percent of the sample fell between twenty-one and sixty-four years of age, inclusive. The median age for those under 35 was twenty-nine years (N=141) and the median for those over 34 was forty-five years (N=200).

Marital Status

Table 2 presents the distribution of the sample on marital status. As expected, the largest group is divorced followed by those widowed.

TABLE 2

DISTRIBUTION OF MARITAL STATUS

	Number	Percent
Marital status:		
divorced	200	58.8%
widowed	90	26.5%
separated	38	11.2%
married (remarried)	10	2.9%
single, never married	2	0.6%
	N= 340	100.0%

Comparison of the under 35 year old group with the over 34 year old group yields another expected pattern. Older women are more likely than younger women to be widowed. Younger women are more likely than older women to be divorced. Both, however, are most likely to be divorced. Table 3 presents the data on marital status by age group.

TABLE 3

PERCENTAGE DISTRIBUTION OF MARITAL STATUS BY AGE GROUP

	Age	
	under 35	over 34
Marital status:		
divorced	74.3%	48.0%
widowed	4.3%	42.0%
separated	15.0%	8.5%
married	5.7%	1.0%
single	0.7%	0.5%
	100.0%	100 .0%
	(N=140)	(N=200)

One additional pattern is evident in Table 3: younger women are more likely to be remarried after displacement. This is again an expected pattern supported in these data, even though it is based on a very small number of cases (10). Remarriage is one "solution" to the difficulties often associated with displaced homemaker status. It is more available to younger women.

On the average, displacement took place fourteen years after marriage. This figure reflects the fact that divorce was the most common cause of displacement. Family dissolution by death is likely to occur, on the average, many more than fourteen years after marriage.

As indicated earlier in this report, the displaced homemaker status is transitory. It is therefore fortunate for the goals of this study that most respondents were recently displaced. Modal years displaced was one year, which actually also includes those displaced

for any length of time less than a year. The median years displaced was three years. Finally, even though years displaced ranged from one to thirty-five years, ninety percent had been displaced nine or fewer years.

Children

Twenty-five percent of the respondents had no children. The mean number of children for the entire sample was 1.6 which is very close to the average for the population as a whole.

Information on the age of the youngest child was collected because displaced homemaker definitions exclude women with children under 18. ADC is potentially available to such people. Nine percent of the respondents with children had a youngest child of age fifteen to seventeen. These people are within three years of possible displaced homemaker status. The mean age of the youngest child, however, was eight years.

Education

Data on years of education by age groups and for the total sample are displayed in Table 4. Again the pattern is as expected. Younger women are more likely to have twelve or more years of education (84.9%) than older women (68.5%). Thus to the extent that educational background is important for entry into the job market, older women are more likely to have difficulty.

TABLE 4

PERCENTAGE DISTRIBUTION OF YEARS OF EDUCATION BY AGE GROUPS

	Age		
	under 35	over 34	Total
Education:			
8 years or less	3.6%	19.0%	12.6%
9 to 11 years	11.4%	12.5%	12.1%
12 years	37.1%	35.5%	36.2%
13 to 15 years	35.0%	20.5%	26.5%
16+ years	12.8%	12.5%	12.6%
	99.9%	100.0%	100.0%
	(N=140)	(N=200)	(N=340)

Mean years of education for the entire sample was 12.2 years. This is the same as the North Dakota mean of 12.2 for women 25 years or older.[9] Additional confidence in the sample can be taken from the similarity of these figures.

Distributions of the highest educational degree obtained for the two age groups and the total sample exhibit patterns similar to that found for years of education. (Table 5 displays the distributions.) Younger women have the largest advantage over older women in achievement of a high school diploma.

[9] Characteristics of the population - 1970, Part 36-North Dakota. U.S. Department of Commerce, Bureau of Census.

TABLE 5

PERCENTAGE DISTRIBUTIONS OF HIGHEST DEGREE BY AGE GROUPS

	Age		
	under 35	over 34	total
Degree:			
none	0.7%	3.5%	2.4%
8th grade diploma	12.1%	21.2%	17.4%
high school diploma	59.6%	47.5%	52.5%
vocational certificate	12.8%	11.1%	11.8%
associate of arts	2.1%	4.0%	3.2%
bachelor's degree	11.3%	10.6%	10.9%
master's degree	1.4%	2.0%	1.0%
	100.0%	99.9%	100.0%
	(N=141)	(N=198)	(N=339)

Older and younger women are similar in likelihood of having an educational degree beyond high school (27.6% and 27.7%, respectively). There is some small variation by age, however, by type of advanced degree held.

One possible response to displacement is to obtain education as a means to job market entry. Also, there are some programs that will provide financial support or incentives for people to return to school (e.g., WIN). Almost fifty-four percent of the respondents have had some type of education or training beyond their highest degree obtained. However, only seventeen percent were currently enrolled in a program. Table 6 presents data on current enrollment by a few select variables that may bear upon the tendency to enroll.

Those under 35 years of age are much more likely to be currently enrolled than the older age group. It is likely that the difference is in part due to the age bias in the availability of support while enrolled. However, there are no data to substantiate that assertion.

TABLE 6

PERCENT CURRENTLY ENROLLED BY AGE, BY EMPLOYMENT AND BY WORK HISTORY

	Percent enrolled	
Age:		
under 35	27.9%	(140)
over 34	9.5	(199)
Employment status:		
unemployed	34.3%	(105)
employed part-time	19.6	(46)
employed full-time	6.6	(183)
Work history:		
never worked	19.0%	(21)
before displacement only	32.3	(31)
after displacement only	26.9	(67)
before and after displacement	12.6	(207)

Current enrollment is most prevalent among the unemployed and among those who had worked only prior to displacement. Of course, neither unemployment nor before displacement work can be considered causes of current enrollment. The reverse could just as easily be the case, i.e., people are unemployed because they enrolled in school. Of more interest is the twenty- seven percent who had not worked prior to displacement and were currently enrolled.

Income

Loss of financial support is the major theme in all definitions of displaced homemakers. It is also expected that lack of adequate income is the major difficulty faced upon family dissolution. Thus income, along with age and marital status, will be utilized as a major variable in ensuing analysis. This section, however, will be largely limited to a description of the financial condition of the people in the sample.

Income data were collected in the form of responses to one of nine monthly income categories. The lowest category ($1 to $200) was indicated by 2.6% of the respondents and the highest ($1201 +) was indicated by 4.6%. A majority of the respondents indicated that their monthly income was less than $601 (56.7%). Thus, the median income category was "$501 to $600." This is a significant interval since it contains the poverty line monthly income. Hence it may be reasonably argued that about fifty percent of women in such circumstances are below that line. Further, at least ninety-six percent of such women are below the median family income for families in North Dakota.[10]

[10] This is based on an estimate of a North Dakota mean family income of $12,700 in 1978. The estimate is based on the assumption that N.D. family income increased at the same rate as Minot, ND family income has increased since 1969. Recent data for Minot (Bureau of Social and Economic Research, Minot State College, 1978) indicate that mean income has increased by 56% since 1969 (1970 census). This was applied to the 1969 mean family income for N.D.

There are important variations in monthly income by age and marital status. Table 7 provides the cross tabulation on all three variables. Income has been broken at $601 per month for ease of presentation and because of the significance of the "$501 to $600" interval discussed above.

TABLE 7

PERCENT WITH LESS THAN $601 PER MONTH BY AGE AND MARITAL STATUS

	Marital Status		
	Divorced, separated	Widowed	Row total
Age:			
Up to 29	74% (61)	0% (2)	71% (63)
30 to 34	59% (63)	25% (4)	55% (67)
35 to 44	49% (67)	40% (25)	47% (92)
45 to 64	48% (42)	46% (46)	47% (88)
Column totals:	58% (233)	41% (77)	N=310

Inspection of the totals reveals that the divorced or separated and the younger age groups are more likely to have incomes under $601 per month. Controlling for both age and marital status reveals other interesting patterns. The relationship between age and income is slightly strengthened for the divorced or separated group. Among the widowed the relationship between age and income also is strengthened but is in the reverse direction. What is evident here is that young divorcees are most likely to have low incomes and young widows are least likely to have low incomes. Also, the older women get, the better their incomes and the less difference between divorced and widowed women.

Respondents were asked to rank up to three sources of income in decreasing order of importance. Wages was most commonly (55% of 328) indicated as the main income source, followed by welfare/ADC (17%) and social security (13%). Most commonly cited as the second most important income source was alimony (32% of 210), followed by wages (16%) and welfare/ADC (14%). Respondents most often gave food stamps as the third ranked income source (30%), followed by "other source" (21%), savings or investments (18%), and wages (14%). It should also be noted that ninety-six percent indicated at least one source of income, sixty-two percent indicated at least two sources and twenty-three percent could rank three income sources.

Source of income may also bear a relation to amount of income. Only the main source of income is used in table 8 and only the five most frequently cited are presented. Those on welfare/ADC payments as the main source of income were, by far, most likely to have lower incomes. Social security is second but still higher than the fifty-six percent figure for the entire sample. Wages, alimony, and savings or investments are all below average in their association with low income.

TABLE 8

PERCENT LESS THAN $601 PER MONTH BY MAIN INCOME SOURCE

Source:		
Wages	46%	(178)
Welfare, ADC	93%	(54)
Social security	60%	(42)
Alimony, child support	41%	(17)
Savings, investment	40%	(15)

Since it had been anticipated that inadequate income was a major problem for displaced homemakers, the respondents were also asked to indicate how much additional income (in intervals) they needed per month. Need should be directly related to income level. However, need may as readily be subjective as objective. Data in table 9 can provide a check on which is operating.

TABLE 9

PERCENT INDICATING INTERVAL AMOUNTS OF ADDITIONAL INCOME NEEDED BY INCOME GROUPS

	Additional Income Needed/Month				
	None	$1-200	$201-400	$401 +	Total
Income group:					
Up to $400/mo.	9%	34%	34%	23%	100% (88)
$401-600/mo.	15%	34%	42%	9%	100% (99)
$601-800/mo.	33%	35%	27%	5%	100% (75)
$801 +/mo.	59%	17%	16%	8%	100% (64)
Column totals	26%	31%	31%	12%	N=326

These figures indicate that, while the relationships do not always proceed exactly stepwise in the expected direction, they do conform in general. The clearest and most direct relationship is shown in the increasing percentage indicating no additional income is needed as income level increases. Comparing the income group extremes, however, always yields the expected relationship. An interesting pattern is found in the percent of income groups indicating a need for $1 to $200 per month. The percent so responding remains unchanged until the $801 per month income group is reached. This may indicate that most people can reasonable argue a need for a "few extra dollars" per month,

thus weakening that category's relationship to income level.

Finally, a brief consideration of housing may be in order. Housing patterns typically are related to income. Also, home ownership may be a type of economic asset, or possibly, a liability. In general, it would be expected that home ownership is most feasible among higher income groups. Data in table 10 bear this out. The higher the monthly income, the more likely one is a homeowner or making payments on a home, and the less likely one is renting living quarters.

TABLE 10

PERCENT OWNERS AND RENTERS BY INCOME GROUP

	Home Owner	Home Payment	Renter	Totals
Income group:				
Up to $400/mo.	16%	11%	73%	100% (83)
$401-600/mo.	15%	30%	55%	100% (95)
$601-800/mo.	24%	31%	45%	100% (76)
$801 +/mo.	32%	36%	32%	100% (66)
Column totals:	21%	27%	32%	100% (320)

CHAPTER 4

WORK

Divorced, separated and widowed women are often forced to turn to the job market because of the difficulties associated with such displacement. This chapter will attempt to describe these women in terms of their work histories, employment status, negative aspects of their jobs and problems they experience in getting and keeping jobs.

Work History

Only six percent of the respondents had never worked. Of those who had worked at some time, ten percent had done so only before displacement occurred, twenty percent had worked only after displacement, and sixty-four percent had worked both before and after displacement. It should be noted, however, that the work experience was not necessarily full-time or continuous.

Another way to describe work history is in terms of the number of jobs held. Table 11 presents the distribution of number of jobs held both before and after displacement. Two findings emerge from these data. First, the vast majority tend to be stable in their jobs. Only twenty-eight percent (before) and twenty-seven percent (after) had held three or more jobs. Second, there is no significant difference between before and after distributions of number of jobs.

TABLE 11

PERCENTAGE DISTRIBUTION OF JOBS HELD BEFORE AND AFTER DISPLACEMENT*

Number of Jobs:	Before	After
1	47%	49%
2	25%	24%
3	15%	12%
4	8%	7%
5+	5%	8%
	100% (N=240)	100% (N=275)

* Includes only those having held at least one job.

Data on work histories were collected in such a way that it was possible to determine how many years each respondent had spent working before displacement and after displacement. Rather than report that distribution, which is probably best explained by years of marriage and years displaced, new variables were created. These variables refer to the proportion of their married years that they worked (i.e., years worked while married divided by years married) and similarly, the proportion of their years since displacement that they worked.[11] These proportions have been divided into quartiles and are displayed in table 12.

[11] These are variables 096 and 097 in the codebook (Appendix C).

TABLE 12

PERCENTAGE DISTRIBUTION OF PERCENT OF YEARS WORKED BY BEFORE AND AFTER DISPLACEMENT

	Proportion of Years Worked				
	0%-25%	26%-50%	51%-75%	76%-100%	N/%
Before displacement:	37%	27%	14%	21%	(243) 100%
After displacement:	14%	12%	15%	59%	(275) 100%

These data reinforce the finding in the first paragraph of this work history section. Displaced women tend to move to the job market after displacement. Their involvement is more frequent and more continuous. This is especially evident in the comparison of the before and after figures at the extreme quartiles. In the lowest quartile (0%-25% of years worked) there is a twenty-three percent difference in favor of before displacement. In the highest quartile (76%-100%) there is a thirty-eight percent difference in the opposite direction.

As indicated earlier, there is little difference in number of jobs held before and after displacement. Financial independence and need, however, is likely to affect the reasons for movement from job to job. Reasons given for leaving a job listed in work histories were coded into three possible categories: family reasons, economic reasons, and "other" reasons. Family was coded if over half the reasons indicated family considerations (e.g., spouse transferred, needed at home, spouse didn't like me working, etc.). Economic was coded if over half the reasons given were financial considerations (e.g., promotion, better pay, training to upgrade skills, etc.). "Other" was coded if the

family-economic reasons were evenly split or if reasons not fitting one of those two categories dominated (e.g., illness, didn't like the work, etc.).

TABLE 13

PERCENTAGE DISTRIBUTION OF REASONS FOR QUITTING BY BEFORE AND AFTER DISPLACEMENT *

	Reason		
	Family	Economic	N/%
Before displacement:	89%	11%	100%(143)
After displacement:	11%	89%	100% (74)

* Percentages based on numbers giving family or economic reasons only. "Other" and "not applicable" are excluded.

Data in table 13 dramatically support the proposition posited above. Economic considerations are far more important motivations for changing jobs than are family considerations. This is an exact reversal of the before displacement situation. Thus, in summary it may be stated that women are more likely to enter the work force, to work continuously, and to be economically motivated to change jobs after displacement than before displacement.

Employment Status

Current employment status was distributed as follows: Unemployed thirty-one percent, full-time employed fifty-four percent, part-time employed fourteen percent[12]. Combining full-time and part-time employment yelds a sixty-seven percent rate of employment for the sample.

[12] Four respondents (1%) indicated they were retired. Further analysis will exclude this group and combine part-time and full-time employment.

Comparison with national norms of forty to fifty percent for women of work force age provides additional substantiation of tendencies presented in the previous section.

Two factors that are likely to be associated with employment status are years of education and type of degree attained. Perusal of data in tables 14 and 15 suggest that, in general, that is accurate.

TABLE 14

PERCENT EMPLOYED BY YEARS OF EDUCATION

0 to 11	57%	(81)
12	71%	(122)
13 to 15	67%	(90)
16 or more	89%	(43)

TABLE 15

PERCENT EMPLOYED BY HIGHEST DEGREE HELD*

Degree:		
None, 8th Grade Diploma	53%	(64)
High School Diploma	68%	(177)
Vocational certificate	77%	(40)
Associate of Arts (AA)	45%	(36)
Bachelor's, Master's degree	90%	(42)

* The first and last degree categories were combined because of so few "none" (7) and MA's (6).

The more education one has, whether measured in terms of years or degrees, the greater the likelihood of gaining entry into the job market. The only deviation from the pattern is that associated with "13 to 15" years of education and the associate of arts degree. These two are highly

associated which accounts for the consistent deviation. These groups are most apt to be enrolled in an educational program at the present time, thus introducing some artificiality into the figures.

Previous patterns of work force involvement are also likely to be related to current employment status. A cross tabulation of proportion of married years worked by employment status was prepared to provide data to evaluate that contention. (See table 16) Here the proportion of their married years that they worked is dichotomized to conserve cases. These data indicate that the proposition holds.

TABLE 16

PERCENT EMPLOYED BY PERCENT OF MARRIED YEARS WORKED

Percent of Married Years Worked:		
0% to 50%	69%	(157)
50% to 100%	76%	(85)

Controlling the relationship in table 16 for age yields the reversed patterns displayed in table 17. Since age is not related to proportion of married years worked, this is a case of pure specification.[13] Among younger women, the less they had worked while married, the more likely they would be working now. This is reversed and much stronger for older women.

[13] Thirty-five percent of both age groups had been employed over half of the years they were married.

TABLE 17

PERCENT EMPLOYED BY PERCENT OF MARRIED YEARS WORKED AND AGE

	AGE	
	Under 35	Over 34
Percent of married years worked:		
0% to 50%	76% (66)	65% (91)
51% to 100%	71% (35)	80% (50)

Additional control variables are not reasonably used here because the cell sizes would become much too small. However, some qualified speculation is not unreasonable. It is possible that differential enrollment in educational programs may partly account for the reversal of the expected direction among young women. Women who married very young are less likely to have worked because they had not completed adequate educational credentials. Lack of educational credentials (particularly high school) will also deter these women from advanced education upon displacement. Thus they are more likely to be forced into the job market. Others who had at least completed high school were more likely to have worked but also have the option of continuing their education upon displacement.[14] The pattern in table 17 for older women is in the expected direction and thus requires little elaboration. First, the older age group contains both extremes of employment in this bivariate distribution. Second, older women with little work experience (N=91) are the group most likely to be displaced homemakers when a rigorous definition is used. They are the least

[14] Previous discussion pointed out that young women are more likely to be enrolled in educational programs.

likely to be employed.

Marital status is also related to employment, although not strongly: seventy-three percent of widows and sixty-nine percent of divorced and separated are employed. When age is controlled, however, the relationship gets stronger and again is reversed. (See table 18). Older widows and younger divorcees are most likely to be employed. These patterns are likely related to financial considerations--particularly sources of income upon displacement.

TABLE 18

PERCENT EMPLOYED BY AGE AND MARITAL STATUS

	Marital Status			
Age:	Divorced, separated		Widowed	
less than 35	72%	(124)	67%	(6)
35 or older	64%	(81)	74%	(117)
Column totals	69%	(205)	73%	(123)

Older widows are less likely to receive social security or ADC for their children. Younger divorcees are less likely to have built up savings or joint family property and are less likely to receive alimony. Again this is largely speculative and based on other, independent, rather than controlled, relationships because of the dissipation of cases in each cell.

Finally, it must be pointed out that employment pays off. This is, of course, obvious and has already been indirectly discussed in the previous chapter. Nonetheless, for the sake of completeness, table 19 is presented below. The modal income category for the unemployed was "$301 to $400" per month, whereas for the employed it

was "$601 to $800" per month.

TABLE 19

INCOME BY EMPLOYMENT STATUS

	Income Per Month		
	under $601	over $600	N
Employment:			
unemployed	79%	21%	(100)
employed	46%	54%	(227)

Women who were not working were asked if they would prefer to do so. Their responses indicate that they realize the economic benefits of getting into the job market. Over seventy-three percent indicated they would like to work. Most indicated a preference for full-time work (48%) and fewer for part-time work (25%).

Job Related Problems

Those who were employed were asked about the negative aspects of their work. Of this group, fifty-eight percent listed at least one dislike (N=225). Six specific dislikes were asked about. Since there are no benchmarks by which to make comparisons, the significance of these cannot be assessed. Only low wages elicited a very large number of positive responses. The dislikes and the percent indicating "yes" are presented in table 21 below.

TABLE 20

PERCENT RESPONDING YES TO TYPES OF DISLIKES

Dislike:		
low wages	44%	(225)
type of work	9%	(225)
not trained for the work	8%	(225)
discrimination	9%	(225)
coworker relations	5%	(225)
supervisor relations	8%	(225)

Respondents were also asked about several specific problems they may have experienced in getting or keeping their present job or previous jobs. Table 21 presents the problems and the percent responding "yes" to each problem. The figures exclude those who had never worked.

TABLE 21

PERCENT SAYING YES TO SPECIFIED PROBLEMS IN GETTING OR KEEPING JOBS

Problem type:		
low wages	46%	(307)
no job skills	33%	(307)
babysitting	31%	(307)
transportation	21%	(307)
no jobs in community	15%	(307)
can't/won't relocate	13%	(307)
no jobs in skill area	10%	(307)
other problems	12%	(307)

Low wages is indicated as a problem by more resondents than is any other problem. Correlates of income and financial need have already been adequately discussed and no further elaboration is necessary here. A brief elaboration of the other problems may be useful. "No job skills" will be crossed with educational degree and before displacement work history. Four other problems will be crossed with community.

TABLE 22

PERCENT INDICATING JP1-NO JOB SKILLS BY HIGHEST DEGREE

Degree:		
none, 8th grade diploma	37%	(56)
high school diploma	36%	(168)
associate of arts	33%	(9)
vocational certificate	10%	(39)
bachelor's, master's degree	14%	(43)

TABLE 23

PERCENT INDICATING JP1-NO JOB SKILLS BY PERCENT OF MARRIED YEARS WORKED

Percent of married years worked:		
0% to 50%	35%	(150)
51% to 100%	23%	(84)

Figures in table 22 show that people with vocational training (10%) and with bachelor's or master's degrees (14%) were less likely to perceive lack of skills as a problem in getting or keeping a job. A relationship between work experience before displacement

(percent of years worked) and perception of lack of skills as a problem also obtains. (See table 23) Those who had worked more continuously while married were less likely to feel they had no skills with which to get a job. Thus, those with vocational degrees and/or those with greater continuity of employment were least likely to see a lack of skills as a problem in obtaining jobs.

Community characteristics may have an impact on the experience of problems encountered in getting or keeping a job. However, the reader must again be cautioned that respondents were not contacted on a rigorously random basis. Thus, the possibility of bias is very real and the data presented below should not be too much relied upon as indicators of community structure. Rather, they are presented because of possible usefulness as rough indicators of the relative prevalence of types of job getting or keeping problems within each community. They are less useful for comparing communities. Therefore, these are displayed in table 24 without further comment.

TABLE 24

PERCENT SAYING YES TO SPECIFIED JOB PROBLEMS BY COMMUNITY

	Job Problems				
	no jobs	transportation	baby-sitting	no jobs in skill	N
Community:					
Bismarck	10%	40%	23%	15%	(40)
Dickinson	14%	15%	22%	2%	(65)
Fargo	9%	16%	26%	9%	(57)
Grand Forks	13%	17%	28%	9%	(53)
Jamestown	8%	12%	32%	8%	(50)
Minot	22%	19%	33%	13%	(54)

CHAPTER 5

PROBLEMS

A major goal of this study is to determine the kinds of problems faced by displaced homemakers. Twenty different problems were specified in the questionnaire. Items that referred to economic problems were the most common type (e.g., "low income," "needed cheaper housing," "unmet medical needs," "maintaining health insurance," "finding money sources," "moved in with other"). Several items referred to psychological problems (e.g., "anxiety," "depression," "mental health") and a few to what might be called sociological problems (e.g., "children became difficult," "didn't see relatives," "few friends," "church of no help"). The remaining items referred to a variety of possible problems the respondents may have faced ("legal", "no job skills," "home maintenance," "physical health," "no job," "drop club memberships," "money management"). These problems are, of course, not mutually exclusive nor independent. Rather, they are rough indicators of types of problems as well as of specific problems.

Respondents were requested to indicate for each item whether or not it had been a problem for them; and, if so, whether it was still a current problem for them. Thus it was possible to determine the prevalence and persistence of any specified problem. In the first section of this chapter, a ranking of the problems in terms of prevalence will be presented. Overall rankings and prevalence of problems will then be compared with those obtained when age, marital status and income levels are controlled.

TABLE 25

PERCENTS INDICATING SPECIFIED PROBLEMS OVERALL AND BY AGE (RANKED)*

Problem	Overall	(N)	Rank	AGE under 35	(N)	Rank	over 34	(N)	Rank
anxiety	77%	(330)	1	84%	(137)	2	72%	(193)	1
low income	75%	(306)	2	90%	(125)	1	65%	(181)	3
depression	65%	(319)	3	64%	(132)	3	66%	(187)	2
legal	46%	(330)	4	47%	(137)	7	45%	(197)	4
needed cheaper housing	46%	(313)	5	63%	(128)	4	34%	(185)	7
mental health	41%	(330)	6	45%	(139)	8	38%	(191)	5
unmet medical needs	39%	(308)	7	48%	(126)	5.5+	33%	(182)	8
no job skills	39%	(318)	8	40%	(131)	9	38%	(187)	6
maintaining health ins.	34%	(314)	9	48%	(128)	5.5	25%	(186)	15
finding money sources	33%	(323)	10	39%	(134)	10	30%	(189)	10
home maintenance	33%	(318)	11	35%	(131)	11	32%	(187)	0
children difficul+	28%	(314)	12	33%	(123)	12	25%	(191)	14
physical health	27%	(332)	13	25%	(136)	17	29%	(196)	11
didn't see relatives	27%	(317)	14	30%	(130)	13	25%	(187)	16
no job	26%	(309)	15	25%	(123)	16	26%	(186)	13
dropped club memberships	25%	(329)	16	19%	(136)	19.5	28%	(193)	12
few friends	24%	(329)	17	26%	(135)	15	23%	(194)	17
church no help	23%	(319)	18	25%	(126)	18	22%	(194)	18
moved in with other	18%	(322)	19	29%	(132)	14	10%	(190)	20
money management	16%	(327	20	19%	(134)	19.5	15%	(197)	19

* When two items show the same percentage but are differently ranked, the ranking is based on the tenths of a percent which are not shown in the table.
+ Indicates a tie with another item.

Ranking and Prevalence

Anxiety is the most prevalent problem for the entire sample (77%), followed very closely by low income (75%). Examination of the overall ranks in table 25 shows that the most prevalent problems are economic or psychological. All the psychological problems are found in the top ten ranked items: "anxiety" (1), "depression" (3), and "mental health" (6).[15] Six of the top ten are economic or economic related: "low income" (2), "needed cheaper housing" (5), "unmet medical needs" (7), "no job skills" (8), "maintaining health insurance" (9), "finding money sources" (10). Only "legal problems" (4) deviates from this domination of the top ten problems. Sociological factors all fall into the lower ranks: "children difficult" (12), "relatives" (14), "fewer friends" (17), "church no help" (18).

Controlling for age alters both the prevalence and the rank of many items. Low income is the most prevalent problem for the younger group; whereas it is number three for the older group. Comparing the top ten we see that, in general, economic problems moved up for the younger group and psychological problems moved up for the older group. Items comprising the overall top ten ranks are the same items in the top ten for the younger group. Among the older group there is only one deviation: "home maintenance" moved up to nine and "maintaining health insurance" moved down to fifteen.

Differences between the younger and older groups in the prevalence of problems suggests several findings. First, most of the problems are more prevalent among the younger group. There are

[15] Numbers in parenthesis refer to ranks.

only four exceptions and in all four the differences are relatively small: "money sources" (9% difference), "drop club membership" (4%), "depression" (2%), "no job" (1%).

TABLE 26

PROBLEMS RANKED BY SIZE OF DIFFERENCE IN PREVALENCE BETWEEN AGE GROUPS

Problem	Rank	Difference	Chi square Significant*
needed cheaper hsg.	1	29%	yes
low income	2	25%	yes
maintaining health ins.	3	23%	yes
moved in with other	4	19%	yes
unmet medical needs	5	15%	yes
anxiety	6	12%	yes
finding money sources	7	9%	no
drop club memberships	8	-9% +	no
children difficult	9	8%	no
mental health	10	7%	no

* Chi square significance based on a .05 criterion.

\+ A " - " indicates greater prevalence in the older group.

Table 26 ranks the ten items showing the largest differences in prevalence. All but one (memberships, -9%) is more often found among younger respondents. Items showing the largest differences in prevalence are all economic problems. "Anxiety" (6) is the only non-economic problem that is statistically significant in its different rate of occurence among older and younger groups. None of the problems that were more prevalent among older women were significantly

different. These patterns are not surprising as it has already been noted that younger women tend to have less adequate incomes than older women.

A comparison of ranks procedure similar to that just employed will also be used when controlling for marital status, and later, for income. Table 27 presents the ranks of items for the divorced or separated and the widowed, as well as the overall ranks.

Divorced or separated women are similar to those under thirty-five in the ranking and prevalence of problems. The top ten ranked problems are the same items if not precisely the same ranks. Again, for the divorced or separated and the widowed, economic and psychological problems are ranked the highest. Also, similar to the age groups, economic problems tend to be ranked higher in the divorced or separated group; psychological problems tend to be ranked higher in the widowed group. All of the top ten ranked problems in the overall ranks are also found in the top ten in the divorced group. Among the widowed there is some deviation: "cheaper housing" (11) and "maintaining health insurance" (18) move down, while "home maintenance" (5) and "drop club memberships" (8) move up.

TABLE 27

PERCENTS INDICATING SPECIFIED PROBLEMS BY MARITAL STATUS *

Problem	Overall Rank	Divorced, separated (N)	Rank	Widowed (N)	Rank
anxiety	1	80% (85)	2	71% (232)	1
low income	2	84% (80)	1	50% (217)	3.5 +
depression	3	67% (81)	3	60% (228)	2
legal	4	45% (86)	5	50% (231)	3.5
needed cheaper housing	5	55% (85)	4	25% (217)	1
mental health	6	44% (85)	7	35% (233)	6
unmet medical needs	7	45% (82)	6	27% (214)	9
no job skills	8	41% (84)	8.5	32% (223)	7
maintaining health ins.	9	41% (84)	8.5	14% (218)	18
finding money sources	10	36% (88)	10	26% (223)	10
home maintenance	11	33% (86)	13	36% (220)	5
children difficult	12	34% (84)	11	15% (220)	17
physical health	13	29% (88)	14	24% (232)	12
didn't see relatives	14	34% (83)	12	11% (222)	19
no job	15	26% (84)	16	24% (217)	13
drop club memberships	16	25% (88)	18	27% (228)	8
few friends	17	27% (88)	15	17% (228)	16
church no help	18	26% (87)	17	18% (223)	14
moved in with others	19	23% (86)	19	2% (224)	20
money management	20	16% (87)	20	17% (229)	15

* When two items show the same percentage but are differently ranked, the ranking is based on the tenths of a percent which are not shown in the table.

+ Indicates a tie with another item.

Prevalence of problems is greater for the divorced or separated than for the widowed in all but four items. More prevalent among the widowed, in descending order, are "legal problems", "home maintenance," "drop club memberships", and "money management". However, none of those four differences are statistically significant. Rankings and size of difference in prevalence are displayed in table 28.

TABLE 28

PROBLEMS RANKED BY SIZE OF DIFFERENCE IN PREVALENCE BETWEEN DIVORCED OR SEPARATED AND WIDOWED GROUPS

Problem	Rank	Difference	Chi square significant
low income	1	34%	yes
cheaper housing	2	30%	yes
health insurance	3	27%	yes
didn't see relatives	4	23%	yes
moved in with other	5	21%	yes
children difficult	6	19%	yes
unmet medical needs	7	18%	yes
finding money sources	8	10%	no
few friends	9	10%	no
anxiety	10	9%	no

Here also economic dimensions and problems best differentiate the two groups. There are, however, several departures from the pattern obtained in table 26. First, there are more statistically significant differences in the prevalence of problems by marital status. Second, several sociological problems appear: "don't see relatives," "children difficult," "few friends." Only few friends

is not statistically significant. Apparently, divorce or separation is more often accompanied by severe alterations in one's social relationships with others. Also, marital status is a better predictor of such dislocations than is age.

A breakdown by income (table 29) will complete this section. Again, the patterns and differences between the low and high income groups are quite similar to those found in tables 25 and 27. However, a few differences do exist. Psychological problems are ranked higher than in any previous comparison group (1,2, and 4). This is not due to greater incidence of these problems, but rather, to the recession of income related problems. Second, job market related problems are ranked much higher in the low income than in the high income group or any other previously compared groups. Specifically, "no job skills" and "no job" are ranked (8) and (15) overall, (4) and (13) in the low income group, and (18) and (17) in the high income group.

In terms of difference in prevalence of problems between income groups, there is again a similarity to patterns obtaining in tables 26 and 28. One major difference should be noted: the item showing the greatest difference in prevalence between income groups is "no job skills," instead of "low income". This finding conforms to earlier findings to the effect that income level is directly related to employment. However, with that exception, economic problems again dominate as problems distinguishing the compared groups. (See table 30)

TABLE 29

PERCENTS INDICATING SPECIFIED PROBLEMS BY INCOME GROUPS*

Problem	Overall Rank	Low Income	(N)	Rank	High Income	(N)	Rank
anxiety	1	79%	(182)	2	77%	(139)	1
low income	2	88%	(166)	1	60%	(131)	3
depression	3	62%	(175)	3	71%	(135)	2
legal	4	49%	(181)	6	42%	(141)	5
needed cheaper housing	5	53%	(172)	5	39%	(134)	6
mental health	6	39%	(181)	9	44%	(140)	4
unmet medical needs	7	47%	(172)	7	30%	(129)	10
no job skills	8	54%	(176)	4	21%	(134)	18
maintaining health ins	9	42%	(172)	8	24%	(135)	16
finding money sources	10	35%	(172)	10	32%	(129)	8
home maintenance	11	33%	(175)	11	33%	(135)	7
children difficult	12	31%	(175)	12	26%	(130)	12
physical health	13	27%	(181)	14	27%	(142)	11
didn't see relatives	14	25%	(176)	15	31%	(132)	9
no job	15	28%	(165)	13	24%	(137)	17
drop club memberships	16	24%	(183)	16	25%	(138)	15
few friends	17	23%	(182)	17	26%	(138)	13
church no help	18	21%	(175)	19	25%	(135)	14
moved in with other	19	21%	(178)	18	15%	(137)	20
money management	20	16%	(179)	20	17%	(140)	19

* When two items show the same percentage but are differently ranked, the ranking is based on the tenths of a percent which are not shown in the table.

TABLE 30

PROBLEMS RANKED BY SIZE OF DIFFERENCE IN PREVALENCE BETWEEN INCOME GROUPS

Problem	Rank	Difference	Chi square significant
no job skills	1	33%	yes
low income	2	28%	yes
maintaining health ins	3	18%	yes
unmet medical needs	4	16%	yes
needed cheaper housing	5	14%	yes
depression	6	-9%	no
legal	7	7%	no
didn't see relatives	8	-6%	no
moved in with other	9	5%	no
mental health	10	5%	no

A brief summary of this section is in order. First, those problems that tend to be most prevalent overall and within specific comparison groups. Economic based problems and psychological problems tend to be the most common regardless of age, marital status, or income level. This pattern is weakest in the high income group for reasons too obvious for elaboration. Sociological problems tend to fall below the median of problem prevalence. There are a few exceptions to this for specific groups.

Second, patterns of vulnerability to types of problems. Table 31 provides a summary of previous data. Those under 35 are the most

vulnerable to the most problems. They exceed all other groups in the incidence of nine problems.[16] Divorced or separated are next most vulnerable, exceeding all other groups in the incidence of five problems. Widowed, low income, and over 34 groups follow, having the highest incidence on two problems each. Only the high income group is omitted. Apparently having more sufficient income is the best single insulator from all manner of problems associated with displacement.

Those "under 35" show the highest incidence in all of the most explicitly economic problems (see ranks 2, 5, 7, 9, 10 and 19, table 31). Six of those seven economic problems have significantly different incidence in the comparison groups; not only between age groups but also between the other comparison groups.[17]

Psychological problems also tend to be more prevalent in the "under 35" group. This holds in two of the three psychological items. "Depression" is most prevalent among the divorced. Only for "anxiety" is there a significant difference in its incidence in comparison groups. And then it is only significant in the age group comparison. Thus psychological problems tend to be common place among displaced women, but are about equally commonplace among old and young, divorced and widowed, low income and high income.

16 A reminder about the association between age, marital status and income is necessary. Younger women tend to be divorced and tend to have lower incomes than older women. Since economic based problems are quite dominant, the higher prevalence of problems in the under 35 group is expected. Also, there is probably an additive effect being manifested in the age group breakdowns.

17 The only exception is "moved in with other", which is not significantly maldistributed between income groups.

TABLE 31

GROUPS HAVING THE HIGHEST INCIDENCE OF PROBLEMS (RANKED)

Problem	Overall rank	Group having highest incidence	%	Chi square significant*
anxiety	1	under 35 years	84%	AG
low income	2	under 35 years	90%	AG,MS,IN
depression	3	divorced	67%	never
legal	4	widowed	50%	never
needed cheaper housing	5	under 35 years	63%	AG,MS,IN
mental health	6	under 35 years	45%	never
unmet medical needs	7	under 35 years	48%+	AG,MS,IN
no job skills	8	low income	54%	IN
maintaining health ins	9	under 35 years	48%	AG,MS,IN
finding money sources	10	under 35 years	39%	never
home maintenance	11	widowed	36%	never
children difficulty	12	divorced	34%	MS
physical health	13	over 34 years	29%	never
didn't see relatives	14	divorced	34%	MS
no job	15	low income	28%	IN
drop club memberships	16	over 34 years	28%	never
few friends	17	divorced	27%	never
church no help	18	divorced	26%	never
moved in with other	19	under 35 years	29%	AG,MS
money management	20	under 35 years	19%	never

* Significance based on .05 criterion. AG, MS, IN refer to age, marital status, and income groups; they indicate that the differences in incidence are significant for these groups.

+ When two items show the same percentage but are differently ranked, the ranking is based on tenths of a percent which are not shown in the table.

All of the sociological problems are most prevalent among the divorced. Thus divorce seems to have the greatest impact on social relationships. This may very well be a result of the onus placed upon the divorced woman. Apparently children become more difficult, relatives shun them, friendships are severed, and churches offer little help to the divorced woman. However, with the exception of "children difficult," the differences between divorced and widowed women on sociological problems are not statistically significant.

Job market problems are most prevalent in the low income group: "no job," "no job skills." Both are significantly more prevalent in the low income group than in the high income group. Neither problem significantly differentiates any other comparison groups.

None of the remaining problems is significantly maldistributed among comparison groups. However, their prevalence in certain groups may nonetheless have been anticipated. Widows have the highest incidence of "legal" and "home maintenance" problems. Those "over 34" are the highest on "physical health" problems and "dropping club memberships."

Persistence of Problems

A case for the need for intervention services to be made available to displaced homemakers can obviously be based on data indicating prevalence of specific types of problems. Additional support can be provided by data indicating the persistence of such problems over time. While data were not collected specific to such use, they can be utilized to provide a reasonable indication of persistence. Persistence of problems in this sample is under conditions of relative non-intervention.

Persistence was measured in the following way. Number of years displaced was recoded into four categories: one year, two years, three years, and four or more years. This was done to assure a reasonable number of cases in each category. Each of the twenty problems previously discussed were also recoded in such a way that only two categories remained: (1) immediate but not current problem, (2) immediate and current problem. Thus only those who experienced the problem were included. Contingency tables that crossed years displaced with each problem were then prepared. Percentages indicating a problem immediate but not current versus those indicating a problem as immediate and current were compared across years of displacement. Table 32 provides an example of such a cross tabulation. Persistence is indicated by the reduction in the percentage who indicate a problem has been continuous over years of displacement. Using only the extremes (one year and four or more years) the percent difference indicating problem continuity was determined. This difference was then divided by the percent indicating continuity among those displaced up to one year. The resulting percentage is an indicator of persistence. These can vary from 0% to 100%.

TABLE 32

PERCENT INDICATING LOW INCOME AS AN IMMEDIATE OR CONTINUOUS PROBLEM BY YEAR DISPLACED

Years displaced:	Immediate not current	Immediate and current	N
one year	30%	70%	64
two years	33%	67%	27
three years	44%	56%	33
four + years	44%	56%	97

The larger the percentage, the less persistent is the problem, i.e., the proportionate reduction in the incidence of a problem over four years of displacement. Using table 32 figures, an example of the procedure is as follows: 70% (one year, current) minus 56% (44 years, current) equals a 14% difference; 14 divided by 70% equals a 20% reduction in the incidence of the problem.

Table 33 displays the data on persistence of twelve problems. Included are the ten most prevalent problems overall plus "children difficult" and "few friends" (overall ranked 12 and 17, respectively). Many had to be excluded because there were too few cases on which to base an analysis, especially when additionally controlling for age. "Children difficult" and "few friends" are included so that sociological problems could be analyzed also. However, the subsample sizes become quite small in the cases of less prevalent problems.

Problems in table 33 are arranged in rank order of persistence for the entire sample. "Finding money sources" and "mental health" are tied for being the most persistent (zero reduction for both). "No job skills" is least persistent. With the exception of "mental health," economic based problems are the most persistent: "finding money sources" (2), "unment medical needs" (3), "low income" (4), "maintaining health insurance" (6). Psychological problems fall roughly in the middle: "anxiety" (5), and "depression" (7). Sociological problems are not as persistent as economic or psychological problems: "children difficult" (8), "few friends" (10). "No job skills" (12) and "legal problems" (11) are least persistent. In general, the persistence of types of problems (economic, psychological, sociological) roughly correlates with their prevalence.

TABLE 33

PROBLEM PERSISTENCE BY AGE GROUP AND FOR YEARS DISPLACED
(RANKED BY OVERALL PERSISTENCE)

Rank	Problem	Current problem for year displaced		Percentage reduction		
		1 year	4+ years	overall	under 35	over 34
1	mental health	18% (44)	18% (49)	0%	+74%*	41%
2	finding money sources	31% (32)	31% (36)	0%	+14%	19%
3	unmet med. needs	41% (37)	39% (44)	5%	+ 9%	19%
4	low income	70% (64)	56% (97)	20%	6%	29%
5	anxiety	43% (77)	34% (108)	21%	+22%	42%
6	maintaining health ins.	66% (32)	50% (38)	24%	+ 6%	48%
7	depression	38% (55)	29% (90)	24%	22%	27%
8	children difficult	51% (35)	37% (30)	27%	8%	42%
9	cheaper hsg.	45% (47)	28% (54)	38%	+15%	67%
10	fewer friends	27% (36)	14% (29)	48%	48%	55%
11	legal	47% (45)	24% (55)	49%	34%	56%
12	no job skills	69% (36)	30% (54)	57%	64%	22%

* A '+' indicates that a problem has a higher percentage saying it is both immediate and current in the 4th year than in the 1st year of displacement.

Age is again used as a control variable in this analysis. Data in table 33 on persistence of problems by age group allows several generalizations. First, only on "no job skills" does the younger group exceed the older in reduction of the problem. Younger women more often are forced into the job market because they have lower incomes and fewer sources of income. But, apparently their tenure is more successful in the sense of developing skills than the older group. Precisely why this is so is not clear. Possibilities include more recent education, more recent and more continuous employment, age discrimination and necessity. In every other case the older group's problems are ameliorated more quickly.

Second, half of the problems appear to become more prevalent over time in the younger group (indicated by a '+%). Four of those six are economic based and two are psychological. None of the problems become more prevalent for the older group.

"Depression" and "few friends" are problems which are about equally persistent for both groups. Even on those the older group is somewhat advantaged. The only problems which appear to decline for the younger group are those concerning social relations (children difficult), "legal" problems, "low income," and "no job skills." "Low income" problems decline only slightly for the younger group.

One final clarification is needed. These relationships between age and problem persistence should not be interpreted as causal. It is likely that they are spurious. Younger people tend to be divorced and low income. It is probable that these statuses explain the variation rather than age.

CHAPTER 6

SERVICES NEEDED

One response to the situation of displaced homemakers has been the establishment of resource centers. Additionally, established agencies have begun to add programs and services that may be useful to these people. Major policy questions will revolve around the advisability of further expansion of services; and if so, what types of programs and services are most desirable. Information on problems experienced by displaced homemakers is certainly of benefit in planning such expansion. Another type of data are the assessments of proposed services by those who are, or have been, in that status. That is the purpose of this last chapter.

Twenty-two services were proposed to each respondent. They were asked to indicate whether each was extremely important (1), very important (2), somewhat important (3), or not important (4).[18] These have been summarized by calculating a mean importance score for each service. Mean importance scores were calculated by multiplying the number giving each response times the numerical value of that response, then dividing the summed products by the total number responding. Thus, the lower the score, the more important the service. This was done for each type of service, overall and by age group. Table 34 displays these data.

[18] Numerical indicators assigned to each response category.

TABLE 34

MEAN IMPORTANCE SCORE FOR SPECIFIED SERVICES, OVERALL AND BY AGE

Service:	Overall Score	Overall Rank	Ranks and Scores by Age: Under 35	Under 35 Rank	Over 34	Over 34 Rank
general counseling	1.91	1	1.85	1	1.96	1
building self-conf.	1.96	2	1.88	2	2.03	3
referals	1.99	3	1.96	3	2.01	2
job training info.	2.04	4	1.99	4	2.08	4
auto maintenance	2.21	5	2.19	6	2.22	5
job skill testing	2.22	6	2.20	7	2.23	6
child care*	2.33	7	2.01	5	2.56	18
support group meeting place	2.36	8	2.34	9	2.37	7
single parent educ.*	2.39	9	2.23	8	2.51	15
drug problem aid	2.42	10	2.35	10	2.47	12
tax advice	2.43	11	2.48	13	2.40	9
job availability information	2.44	12	2.40	12	2.48	13
insurance info.	2.45	13	2.51	16	2.41	10
job application aid	2.46	14	2.50	15	2.42	11
budgeting	2.47	15	2.39	11	2.52	16
how to job hunt	2.50	16	2.52	17	2.49	14
avoiding fraud	2.51	17	2.49	14	2.53	17
estate information*	2.59	18	2.86	21	2.39	8
wise buying	2.65	19	2.57	18	2.70	20
filing consumer complaints	2.66	20	2.67	20	2.65	19
health care info.*	2.79	21	2.64	19	2.90	21
nutrition info.	2.94	22	2.89	22	2.98	22

* Indicates that the service importance distribution was significantly different for the two age groups. Chi square significance is less than .05.

Overall Mean Importance Scores

Services oriented to psychological or social psychological problems (ranks 1 and 2) were considered to be of most importance to the respondents. A need for some sort of known, visible center to which the displaced can turn for information, as well as specific services, is indicated by the rank (3) of referral service.

Two of the five items relating to jobs are ranked fairly high: "job training information" (4), and "job skill testing" (6). "Aid with job applications," "job hunting techniques," and "job availability information" are all ranked much lower (14, 16, and 12, respectively). However, the first two are qualitatively different from the last three. "Job training information" and "job skill testing" both refer to developing or discovering skills, whereas the other three refer to finding jobs. Services designed to directly alleviate problems of insufficient income were not included. Given the predominance of economic based problems in Chapter 5, such services would probably have ranked very high in importance, had they been included. Their exclusion probably accounts for the prevalence in the top ranks of psychological and job skill services.

Services oriented toward sociological or social relationship problems appear in the next ranks: "child care" (7), "support group meeting place" (8), "single parent classes" (9). These are all above the median of importance scores.

The only other grouping of types of services appears in the bottom ranks. Services related to consumerism tend to cluster at the bottom: "avoiding fraud" (17), "wise buying" (19), "filing consumer complaints" (20), "nutrition information" (22).

In general, the importance ranks of types of services tend to correspond to the prevalence ranks of types of problems discussed in Chapter V. However, there is no direct, designed correspondence between the two sets of items. The lack of income augmenting services on the questionnaire makes it necessary to discuss only general, relative rankings of problems and services. Therefore only an imprecise correspondence can be suggested.

Mean Importance Scores by Age[19]

Younger women in general appear to feel a greater need for a center or clearing house and for specific services. Younger respondents attached greater importance than did older respondents to all but six of the services. A brief consideration of these may be illuminating even though in only one of the six was the difference between age groups statistically significant.[20] Older women rated "job application" and "job hunting" information services higher than did the younger group. It has been noted in previous discussion that older women appear to have greater difficulty entering the job market even though they tend to have less need to do so. Three of the six clearly relate more to the older group if it is remembered that they are much more likely to be widowed. These are "insurance information," "tax advice," and "estate information."

[19] Age was dichotomized at 35 years, i.e., those less than 35 and those over 34.

[20] Estate information. Chi square significance=.0001, based on the original contingency table.

Overall, there is relatively little difference in the rankings of services in the two age groups.[21] There are, however, four items where the distribution between age and importance is statistically significant. Only three of the four are of particular interest here.[22] "Single parent classes" and "child care" service are ranked much higher in importance in the younger group. "Estate information" is ranked much higher in the older group. Recalling again that younger women are much more likely to be divorced and older women more likely to be widowed interprets these differences. Estate information is only important to widows. Child care and single parenting are more important to young women because family dissolution tends to be due to divorce and tends to leave them with young children.

[21] Spearman's rho (r_s)= .71. When the four items that best differentiate the two groups are excluded from the ranks, r_s= .93.

[22] Health care information, while significant, is not ranked very much differently (19 and 21) in the two age groups.

CHAPTER 7

SUMMARY

Displaced homemaker refers to those people, most often women, whose primary function has been homemaking, and who because of family dissolution have lost their means of support. In lieu of other resources they often turn to the job market in order to support themselves. Because of inadequate or outdated experience and training they often end up unemployed or underemployed. There are about 6,500 such women in North Dakota, or two percent of all females.

Using an essentially purposive sampling procedure, data were collected from 341 respondents in six North Dakota communities. Data collection was accomplished by use of an interviewer administered questionnaire. Eighty-seven variables were included in the survey instrument.

Race and sex were excluded from the analysis because virtually all respondents were female caucasians. Mean age for the entire sample was thirty-nine and the modal age category was "30 to 34" years. Most of the analysis utilized dichotomized age groups (under 35 and over 34) as an independent variable.

Being divorced was the most common marital status for both age groups but was much more prevalent among the younger respondents. Displacement typically occurred after about fourteen years of marriage. Median years of displacement was three years. Seventy-five percent of the respondents had one or more children under the age of eighteen; nine percent had a youngest child of age fifteen to seventeen.

Years of education was unequally distributed by age. Younger women were more likely than older women to have completed twelve or more years of education and were more likely to have completed high school. Mean years of education for the entire sample was 12.2 years. Over half of the respondents had training or education beyond their highest degree obtained (53%). Seventeen percent were currently enrolled in an educational program. Younger, unemployed women, and those who had worked only before or only after displacement were most likely to be currently enrolled.

At least fifty percent of the respondents were below poverty line monthly income. This was more so for younger women in general (63%) and for younger divorcees in particular (66%). Wages was most often indicated as the main income source (55%), followed by welfare/ADC (17%) and social security (13%). Those on welfare/ADC as the main income source were most likely to have low incomes (93%), followed by those on social security (60%).

Monthly income level was inversely related to indications of additional amount of income needed per month. That is, the lower the income the greater the expressed need. Income was also related to housing arrangements. The higher the income the more likely one is a home owner, and the less likely one is a renter.

Six percent of the respondents had never worked outside of the home; seventy-four percent had worked at some time before displacement. Most respondents were stable in their jobs both before and after displacement. Evidence of displaced homemaker's movement to the job market is found in the greater proportion who worked after displacement

than before displacement. Further, that they work more continuously is indicated by the difference in the proportion of the years they worked before displacement (35% had worked over half of those years) and after displacement (74% had worked over half of those years). A more serious job involvement after displacement than before is evident in the shift from family reasons for changing jobs before displacement to economic reasons after displacement.

Sixty-eight percent of the respondents were employed at the time of the survey. The more educated, whether indicated by years or degrees, were most likely to be currently employed. Younger respondents with less work experience before displacement and older respondents with more work experience had higher than average employment rates. Younger divorcees and older widows all had higher than average employment rates. These last four groups' high employment rates are probably best explained by economic need. Most of the unemployed would also like to work, preferably at full-time jobs.

Overall, fifty-eight percent listed at least one thing they disliked about their current job. "low wages" was by far the most common dislike. Respondents were also queried about specific problems encountered in getting or keeping jobs. Again, "low wages" was the most common response (46%), followed by "no job skills" (33%), "babysitting" (31%), and "transportation" (21%). There were two interesting correlates of "no job skills." One was that respondents who had worked over half of their married years were less likely to perceive lack of skills as a problem. A second correlate was highest degree earned; the higher the degree the less likely the perception of

lack of skills as a problem in getting a job. The only exception to this last pattern was among those holding a vocational certificate who were least likely to see "no job skills" as a problem (10%).

Twenty problems that might be experienced by displaced homemakers were presented to the respondents. These were roughly categorized into four types: economic, psychological, sociological or social relationship, and "other." Prevalence of problems for the entire sample ranged from "anxiety" (77%) to "money management" (16%). The most prevalent problems overall were of the economic and psychological variety.

Rankings of problems in terms of their prevalence varied by age, marital status and income. Economic problems were most prevalent, and highest ranked, among the younger, divorced, and low income respondents. Psychological problems tended to move up in rank among older, widowed and high income groups. Sociological problems were ranked highest among the divorced or separated. Problems relating to getting jobs were most frequently found among low income respondents. Comparing the actual prevalence of problems (percent saying "yes"), rather than the ranks of problems, across these comparison groups, indicated that the younger, divorced or separated, and low income groups experienced problems more often than the older, widowed and higher income groups. Those under 35 years were the most vulnerable to the most problems.

Chi square significance was calculated on the bivariate distributions of all problems for each of the comparison groups (i.e., under 35 versus over 34, divorced or separated versus widowed, low income versus high income). In general, these indicated that, 1) all comparison groups were most often significantly differentiated on the prevalence of

economic problems, 2) while psychological problems were more common in some comparison groups, they were not significantly different in their prevalence, 3) some sociological problems (children, relatives) were significantly more prevalent among the divorced than among the widowed, but they were ranked relatively low in all comparison groups.

Persistence of problems was calculated by comparing respondents who had been displaced one, two, three, or four or more years on the incidence of a problem as still being experienced. Only twelve problems were included in this part of the analysis because of small N's for many of them. Overall, the most persistent problems were "mental health" and "finding money sources." The least persistent was "no job skills." In general, with the exception of "mental health," economic problems were most persistent, psychological problems were second most persistent, and sociological problems were least persistent.

Problems of all types were most persistent among those under 35 years old. The patterns of persistence for types of problems was about the same for the older age group as it was for the overall sample. There was one difference for the younger group: psychological problems were most persistent, followed by economic and sociological problems. Only one problem was less persistent among the younger age group: "no job skills." This was, in fact, one of the most persistent problems for the older group.

Twenty-two different services that a resource center might provide to displaced homemakers were presented to the respondents for evaluation. A mean importance score was calculated for each service

for the entire sample and for each age group. Overall, services oriented to psychological problems were considered to be of most importance. Services relating to development or discovery of job skills, were next most important. Near the middle, but still above the median of ranks, were the services oriented toward social relationship problems. Consumer services tended to cluster in the bottom ranks as least important.

Comparing the two age groups on the importance of services yielded several general findings. First, the younger group tended to attach greater importance to sixteen of the twenty-two services. Three of the remaining six clearly related more to the problems of the older respondent: insurance, estate and tax information. With only four major exceptions, the rankings by importance of services were very similar for both age groups. The four exceptions were "single parent education," "child care," "health care information" (all more important to those under 35), and "estate information" (more important to those over 34).

Recommendations

This research did not focus on, and does not permit, specific policy recommendations. Further, it is not within the province of the researchers to specify whether, or what kind, of programs should be implemented. However, there are some policy implications within the data and analysis presented in this report. The State Vocational Education unit, operating within its resources, and in cooperation and coordination with other agencies and its own advisory groups could be responsive to the needs of displaced homemakers.

First, several general recommendations can be reasonably stated.

1. Data certainly substantiate a need for a variety of services oriented to people experiencing the effects of family dissolution. These heads of households are unemployed, poor, and suffering from psychological and sociological dislocations more often than other segments of the population.

2. Involvement of vocational education as primary, secondary or coordinating agency seems appropriate. This is indicated by the general movement to the job market upon displacement by people too often unskilled, uneducated and inexperienced. Greatest difficulty in getting jobs is experienced by older displaced homemakers. Further, those with vocational training were most likely to believe that they possessed adequate job skills.

3. Federal or State legislation which defines displaced homemakers as those over 35 or 40 years of age probably should be disregarded in program designs. Programs limited to the older age group would certainly not be oriented to the greatest need. A central finding of this study is that needs are general to those who experience family dissolution. Indeed, on most objective dimensions, the younger group faces more serious problems.

Finally, a few recommendations are offered regarding the content of programs which might be offered to displaced homemakers. These are based on the problems experienced by the respondents and on their evaluation of potential services.

1. Economic problems tended to be the most pervasive and persistent. This was true of both the employed and unemployed. It indicates that

many, if not most, of the employed are underemployed. Therefore, services related to job skill testing or development, or referrals to agencies that can provide them, should be of highest priority. Most respondents wanted a job or a better paying job.

2. Services that would help displaced homemakers deal with problems of adjustment to their new status are needed. Counseling and support groups to help with depression, anxiety, poor self-concept and troubled social relationships were rated as a very important service by respondents, regardless of age or marital status. Psychological problems were a very close second to economic problems in pervasiveness and persistence.

3. Referral services that would have information available about a broad range of programs and agencies that could be of help to displaced homemakers would be valuable. Of course, such referral services should be highly visible, i.e., broadly advertised.

4. Consumer oriented services do not appear to be in much demand. A good referral service could probably refer requests for such information to appropriate agencies.

5. Employment services also are not in much demard. Apparently people feel they can apply for and find their own jobs or that adequate services of this variety already exist.

This rather limited list of general recommendations should not preclude other services being offered even though the demand may be more limited for them. Rather it suggests what are the main findings of the study as they related to possible programs and policies for displaced homemakers.

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APPENDIX A

FREQUENCY DISTRIBUTIONS

DISPHOME: STUDY OF ND DISPLACED HOMEMAKERS

04/03/79 FILE - DISPHOME - CREATED 04/03/79

VAR004 RACE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
CAUCASIAN	1.	334	97.9	97.9	97.9
AM INDIAN	2.	7	2.1	2.1	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.021	MEDIAN	1.010	MODE	1.000
STD DEV	0.142				
VALID CASES	341	MISSING CASES	0		

VAR005 SEX

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
FEMALE	1.	335	98.2	98.2	98.2
MALE	2.	6	1.8	1.8	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.018	MEDIAN	1.009	MODE	1.000
STD DEV	0.132				
VALID CASES	341	MISSING CASES	0		

VAR006 AGE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	16.	1	0.3	0.3	0.3
	17.	1	0.3	0.3	0.6
	20.	4	1.2	1.2	1.8
	21.	5	1.5	1.5	3.2
	22.	5	1.5	1.5	4.7
	23.	2	0.6	0.6	5.3
	24.	4	1.2	1.2	6.5
	25.	6	1.8	1.8	8.2
	26.	8	2.3	2.3	10.6
	27.	10	2.9	2.9	13.5
	28.	15	4.4	4.4	17.9
	29.	12	3.5	3.5	21.4
	30.	16	4.7	4.7	26.1
	31.	16	4.7	4.7	30.8
	32.	11	3.2	3.2	34.0
	33.	14	4.1	4.1	38.1
	34.	11	3.2	3.2	41.3
	35.	11	3.2	3.2	44.6
	36.	8	2.3	2.3	46.9
	37.	14	4.1	4.1	51.0
	38.	13	3.8	3.8	54.8
	39.	7	2.1	2.1	56.9
	40.	15	4.4	4.4	61.3
	41.	8	2.3	2.3	63.6
	42.	10	2.9	2.9	66.6
	43.	7	2.1	2.1	68.6
	44.	5	1.5	1.5	70.1
	45.	4	1.2	1.2	71.3
	46.	7	2.1	2.1	73.3
	47.	7	2.1	2.1	75.4
	48.	9	2.6	2.6	78.0
	49.	6	1.8	1.8	79.8
	50.	10	2.9	2.9	82.7
	51.	6	1.8	1.8	84.5
	52.	2	0.6	0.6	85.0
	53.	10	2.9	2.9	88.0
	54.	5	1.5	1.5	89.4
	55.	4	1.2	1.2	90.6
	56.	3	0.9	0.9	91.5
	57.	1	0.3	0.3	91.8
	58.	3	0.9	0.9	92.7
	59.	4	1.2	1.2	93.8
	60.	3	0.9	0.9	94.7
	61.	1	0.3	0.3	95.0
	62.	3	0.9	0.9	95.9
	63.	4	1.2	1.2	97.1
	64.	1	0.3	0.3	97.4
	65.	1	0.3	0.3	97.7

66.	1	0.3	0.3	97.9
68.	1	0.3	0.3	98.2
69.	1	0.3	0.3	98.5
70.	1	0.3	0.3	98.8
71.	1	0.3	0.3	99.1
72.	1	0.3	0.3	99.4
74.	2	0.6	0.6	100.0
TOTAL	341	100.0	100.0	

MEAN	39.152	MEDIAN	37.250	MODE	30.000
STD DEV	11.618				
VALID CASES	341	MISSING CASES	0		

VAR007 MARITAL STATUS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WIDOW	1.	90	26.4	26.5	26.5
DIVORCED	2.	200	58.7	58.8	85.3
SEPARATED	3.	38	11.1	11.2	96.5
SINGLE	4.	2	0.6	0.6	97.1
MARRIED	5.	10	2.9	2.9	100.0
	8.	1	0.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.947	MEDIAN	1.900	MODE	2.000
STD DEV	0.815				
VALID CASES	340	MISSING CASES	1		

VAR008 YRS MARR BEF DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	1.	11	3.2	3.4	3.4
	2.	11	3.2	3.4	6.8
	3.	9	2.6	2.8	9.6
	4.	18	5.3	5.6	15.1
	5.	22	6.5	6.8	21.9
	6.	16	4.7	4.9	26.9
	7.	22	6.5	6.8	33.6
	8.	13	3.8	4.0	37.7
	9.	13	3.8	4.0	41.7
	10.	19	5.6	5.9	47.5
	11.	8	2.3	2.5	50.0
	12.	8	2.3	2.5	52.5
	13.	8	2.3	2.5	54.9
	14.	8	2.3	2.5	57.4
	15.	11	3.2	3.4	60.8
	16.	9	2.6	2.8	63.6
	17.	12	3.5	3.7	67.3
	18.	7	2.1	2.2	69.4
	19.	6	1.8	1.9	71.3
	20.	19	5.6	5.9	77.2
	21.	7	2.1	2.2	79.3
	22.	4	1.2	1.2	80.6
	23.	3	0.9	0.9	81.5
	24.	6	1.8	1.9	83.3
	25.	13	3.8	4.0	87.3
	26.	4	1.2	1.2	88.6
	27.	6	1.8	1.9	90.4
	28.	3	0.9	0.9	91.4
	30.	4	1.2	1.2	92.6
	31.	2	0.6	0.6	93.2
	32.	4	1.2	1.2	94.4
	33.	3	0.9	0.9	95.4
	34.	2	0.6	0.6	96.0
	35.	1	0.3	0.3	96.3
	36.	3	0.9	0.9	97.2
	37.	1	0.3	0.3	97.5
	38.	2	0.6	0.6	98.1
	39.	1	0.3	0.3	98.5
	42.	1	0.3	0.3	98.8
	45.	1	0.3	0.3	99.1
	46.	1	0.3	0.3	99.4
	48.	1	0.3	0.3	99.7
	53.	1	0.3	0.3	100.0
	99.	17	5.0	MISSING	100.0
	TOTA	341	100.0	100.0	

MEAN	14.090	MEDIAN	11.500	MODE	5.000
STD DEV	9.976				

VAR009 YRS DISPLACED

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	1.	91	26.7	27.9	27.9
	2.	43	12.6	13.2	41.1
	3.	50	14.7	15.3	56.4
	4.	30	8.8	9.2	65.6
	5.	23	6.7	7.1	72.7
	6.	24	7.0	7.4	80.1
	7.	14	4.1	4.3	84.4
	8.	11	3.2	3.4	87.7
	9.	7	2.1	2.1	89.9
	10.	6	1.8	1.8	91.7
	11.	7	2.1	2.1	93.9
	12.	4	1.2	1.2	95.1
	13.	5	1.5	1.5	96.6
	15.	3	0.9	0.9	97.5
	17.	2	0.6	0.6	98.2
	20.	1	0.3	0.3	98.5
	21.	1	0.3	0.3	98.8
	22.	1	0.3	0.3	99.1
	25.	1	0.3	0.3	99.4
	27.	1	0.3	0.3	99.7
	35.	1	0.3	0.3	100.0
	99.	15	4.4	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	4.399	MEDIAN	3.080	MODE	1.000
STD DEV	4.405				
VALID CASES	326	MISSING CASES	15		

VAR010 CHILD LT18

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	0.	85	24.9	25.1	25.1
	1.	81	23.8	23.9	49.0
	2.	94	27.6	27.7	76.7
	3.	51	15.0	15.0	91.7
	4.	15	4.4	4.4	96.2
	5.	7	2.1	2.1	98.2
	6.	4	1.2	1.2	99.4
	7.	2	0.6	0.6	100.0
	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.637	MEDIAN	1.537	MODE	2.000
STD DEV	1.402				
VALID CASES	339	MISSING CASES	2		

VAR011 AGE YNG CHILD

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	1.	23	6.7	9.1	9.1
	2.	19	5.6	7.5	16.5
	3.	8	2.3	3.1	19.7
	4.	20	5.9	7.9	27.6
	5.	16	4.7	6.3	33.9
	6.	18	5.3	7.1	40.9
	7.	21	6.2	8.3	49.2
	8.	24	7.0	9.4	58.7
	9.	21	6.2	8.3	66.9
	10.	10	2.9	3.9	70.9
	11.	6	1.8	2.4	73.2
	12.	16	4.7	6.3	79.5
	13.	13	3.8	5.1	84.6
	14.	16	4.7	6.3	90.9
	15.	7	2.1	2.8	93.7
	16.	7	2.1	2.8	96.5
	17.	9	2.6	3.5	100.0
	99.	87	25.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	7.882	MEDIAN	7.583	MODE	8.000
STD DEV	4.601				
VALID CASES	254	MISSING CASES	87		

VAR012 YRS EDUC

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	3.	1	0.3	0.3	0.3
	5.	1	0.3	0.3	0.6
	6.	2	0.6	0.6	1.2
	7.	3	0.9	0.9	2.1
	8.	36	10.6	10.6	12.6
	9.	8	2.3	2.4	15.0
	10.	16	4.7	4.7	19.7
	11.	17	5.0	5.0	24.7
	12.	123	36.1	36.2	60.9
	13.	50	14.7	14.7	75.6
	14.	28	8.2	8.2	83.8
	15.	12	3.5	3.5	87.4
	16.	31	9.1	9.1	96.5
	17.	4	1.2	1.2	97.6
	18.	6	1.8	1.8	99.4
	19.	2	0.6	0.6	100.0
	99.	1	0.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	12.224	MEDIAN	12.199	MODE	12.000
STD DEV	2.529				
VALID CASES	340	MISSING CASES	1		

VAR013 HI EDUC DEGREE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
8TH GR	1.	59	17.3	17.4	17.4
HSCHL	2.	178	52.2	52.5	69.9
AA	3.	11	3.2	3.2	73.2
BA	4.	37	10.9	10.9	84.1
MA	5.	6	1.8	1.8	85.8
VOCATIONAL	7.	40	11.7	11.8	97.6
NONE	8.	8	2.3	2.4	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.861	MEDIAN	2.121	MODE	2.000
STD DEV	1.968				
VALID CASES	339	MISSING CASES	2		

VAR014 ADD EDUC

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
ADD EDUC	1.	181	53.1	53.7	53.7
NO ADD ED	2.	156	45.7	46.3	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.463	MEDIAN	1.431	MODE	1.000
STD DEV	0.499				
VALID CASES	337	MISSING CASES	4		

VAR015 CURR EDUC ENRMT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
ENRL	1.	58	17.0	17.1	17.1
NOT ENRL	2.	281	82.4	82.9	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.829	MEDIAN	1.897	MODE	2.000
STD DEV	0.377				
VALID CASES	339	MISSING CASES	2		

VAR016 EMPL STATUS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
RETIRED	1.	4	1.2	1.2	1.2
UNEMP	2.	105	30.8	30.9	32.1
PT EMP	3.	47	13.8	13.8	45.9
FT EMP	4.	184	54.0	54.1	100.0
NR	9.	1	0.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	3.209	MEDIAN	3.576	MODE	4.000
STD DEV	0.925				
VALID CASES	340	MISSING CASES	1		

VAR017 WORK HISTORY

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WRK BD ONLY	1.	31	9.1	9.5	9.5
WRK AD ONLY	2.	67	19.6	20.4	29.9
WRK BAD	3.	209	61.3	63.7	93.6
NEVER WRK	4.	21	6.2	6.4	100.0
NR	9.	13	3.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.671	MEDIAN	2.816	MODE	3.000
STD DEV	0.735				
VALID CASES	328	MISSING CASES	13		

VAR018 NO. JOBS BEF DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	0.	90	26.4	27.4	27.4
	1.	113	33.1	34.3	61.7
	2.	59	17.3	17.9	79.6
	3.	35	10.3	10.6	90.3
	4.	19	5.6	5.8	96.0
	5.	9	2.6	2.7	98.8
	6.	2	0.6	0.6	99.4
	7.	1	0.3	0.3	99.7
	8.	1	0.3	0.3	100.0
	9.	12	3.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.471	MEDIAN	1.159	MODE	1.000
STD DEV	1.425				
VALID CASES	329	MISSING CASES	12		

VAR019 NO JOBS SIN DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	0.	53	15.5	16.2	16.2
	1.	134	39.3	40.9	57.0
	2.	65	19.1	19.8	76.8
	3.	34	10.0	10.4	87.2
	4.	19	5.6	5.8	93.0
	5.	11	3.2	3.4	96.3
	6.	9	2.6	2.7	99.1
	7.	3	0.9	0.9	100.0
	9.	13	3.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.744	MEDIAN	1.328	MODE	1.000
STD DEV	1.517				
VALID CASES	328	MISSING CASES	13		

VAR020 YRS WRK BEF DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	0.	91	26.7	28.3	28.3
	1.	45	13.2	14.0	42.4
	2.	25	7.3	7.8	50.2
	3.	22	6.5	6.9	57.0
	4.	14	4.1	4.4	61.4
	5.	18	5.3	5.6	67.0
	6.	16	4.7	5.0	72.0
	7.	9	2.6	2.8	74.8
	8.	8	2.3	2.5	77.3
	9.	9	2.6	2.8	80.1
	10.	15	4.4	4.7	84.7
	11.	9	2.6	2.8	87.5
	12.	5	1.5	1.6	89.1
	13.	4	1.2	1.2	90.3
	14.	4	1.2	1.2	91.6
	15.	8	2.3	2.5	94.1
	16.	1	0.3	0.3	94.4
	17.	7	2.1	2.2	96.6
	19.	1	0.3	0.3	96.9
	20.	4	1.2	1.2	98.1
	21.	1	0.3	0.3	98.4
	22.	1	0.3	0.3	98.8
	26.	1	0.3	0.3	99.1
	30.	1	0.3	0.3	99.4
	33.	1	0.3	0.3	99.7
	40.	1	0.3	0.3	100.0
	99.	20	5.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	4.841	MEDIAN	2.480	MODE	0.0
STD DEV	6.060				
VALID CASES	321	MISSING CASES	20		

VAR021 YRS WRK SIN DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
	0.	61	17.9	19.1	19.1
	1.	77	22.6	24.1	43.1
	2.	31	9.1	9.7	52.8
	3.	42	12.3	13.1	65.9
	4.	36	10.6	11.2	77.2
	5.	19	5.6	5.9	83.1
	6.	11	3.2	3.4	86.6
	7.	7	2.1	2.2	88.7
	8.	7	2.1	2.2	90.9
	9.	6	1.8	1.9	92.8
	10.	5	1.5	1.6	94.4
	11.	5	1.5	1.6	95.9
	12.	2	0.6	0.6	96.6
	13.	3	0.9	0.9	97.5
	15.	1	0.3	0.3	97.8
	17.	2	0.6	0.6	98.4
	18.	1	0.3	0.3	98.7
	22.	1	0.3	0.3	99.1
	23.	1	0.3	0.3	99.4
	25.	1	0.3	0.3	99.7
	31.	1	0.3	0.3	100.0
	71.	1	0.3	MISSING	100.0
	99.	20	5.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	3.328	MEDIAN	2.210	MODE	1.000
STD DEV	4.108				
VALID CASES	320	MISSING CASES	21		

VAR022 REASONS QUIT BEF DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
FAMILY	1.	127	37.2	62.3	62.3
ECONOMIC	2.	16	4.7	7.8	70.1
OTHER	3.	61	17.9	29.9	100.0
NA	9.	137	40.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.676	MEDIAN	1.303	MODE	1.000
STD DEV	0.906				
VALID CASES	204	MISSING CASES	137		

VAR023 REASONS QUIT SIN DISP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
FAMILY	1.	8	2.3	4.9	4.9
ECONOMIC	2.	66	19.4	40.7	45.7
OTHER	3.	88	25.8	54.3	100.0
NA	9.	179	52.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.494	MEDIAN	2.580	MODE	3.000
STD DEV	0.592				

VALID CASES 162 MISSING CASES 179

VAR024 JOB DISLIKES?

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	130	38.1	57.8	57.8
NO	2.	95	27.9	42.2	100.0
NA	9.	116	34.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.422	MEDIAN	1.365	MODE	1.000
STD DEV	0.495				

VALID CASES 225 MISSING CASES 116

VAR025 JD1-LOW WAGES

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	99	29.0	42.7	42.7
NO	2.	133	39.0	57.3	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.573	MEDIAN	1.628	MODE	2.000
STD DEV	0.496				

VALID CASES 232 MISSING CASES 109

VAR026 JD2-THE WORK

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	20	5.9	8.6	8.6
NO	2.	212	62.2	91.4	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.914	MEDIAN	1.953	MODE	2.000
STD DEV	0.281				

VALID CASES 232 MISSING CASES 109

VAR027 JD3-NOT TRAINED

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	17	5.0	7.3	7.3
NO	2.	215	63.0	92.7	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.927	MEDIAN	1.960	MODE	2.000
STD DEV	0.261				

VALID CASES 232 MISSING CASES 109

VAR028 JD4-DISCRIMINATION

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	20	5.9	8.6	8.6
NO	2.	212	62.2	91.4	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.914	MEDIAN	1.953	MODE	2.000
STD DEV	0.281				

VALID CASES 232 MISSING CASES 109

VAR029 JD5-COWORKERS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	11	3.2	4.7	4.7
NO	2.	221	64.8	95.3	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.953	MEDIAN	1.975	MODE	2.000
STD DEV	0.213				
VALID CASES	232	MISSING CASES	109		

VAR030 JD6-SUPERVISOR

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	18	5.3	7.8	7.8
NO	2.	214	62.8	92.2	100.0
NR	9.	109	32.0	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.922	MEDIAN	1.958	MODE	2.000
STD DEV	0.268				
VALID CASES	232	MISSING CASES	109		

VAR031 WORK WANTED?

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WRK WANTED	0.	9	2.6	8.6	8.6
FT WRK WANTED	1.	41	12.0	39.0	47.6
PT WRK WANTED	2.	27	7.9	25.7	73.3
NO WRK	3.	28	8.2	26.7	100.0
NA	9.	236	69.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.705	MEDIAN	1.593	MODE	1.000
STD DEV	0.960				
VALID CASES	105	MISSING CASES	236		

VAR039 JP1-NO SKILLS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	93	27.3	29.7	29.7
NO	2.	220	64.5	70.3	100.0
NR	9.	28	8.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.703	MEDIAN	1.789	MODE	2.000
STD DEV	0.458				

VALID CASES 313 MISSING CASES 28

VAR040 JP2-NO JOB IN SKILL

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	27	7.9	8.6	8.6
NO	2.	288	84.5	91.4	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.914	MEDIAN	1.953	MODE	2.000
STD DEV	0.280				

VALID CASES 315 MISSING CASES 26

VAR041 JP3-NO JOB IN COMM

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	40	11.7	12.7	12.7
NO	2.	275	80.6	87.3	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.873	MEDIAN	1.927	MODE	2.000
STD DEV	0.333				

VALID CASES 315 MISSING CASES 26

VAR042 JP4-LOW PAY

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	137	40.2	43.5	43.5
NO	2.	178	52.2	56.5	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.565	MEDIAN	1.615	MODE	2.000
STD DEV	0.497				

VALID CASES 315 MISSING CASES 26

VAR043 JP5-TRANSPORTATION

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	60	17.6	19.0	19.0
NO	2.	255	74.8	81.0	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.810	MEDIAN	1.882	MODE	2.000
STD DEV	0.393				

VALID CASES 315 MISSING CASES 26

VAR044 JP6-BABYSITTING

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	87	25.5	27.6	27.6
NO	2.	228	66.9	72.4	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.724	MEDIAN	1.809	MODE	2.000
STD DEV	0.448				

VALID CASES 315 MISSING CASES 26

VAR045 JP7-CANT RELOCATE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	38	11.1	12.1	12.1
NO	2.	277	81.2	87.9	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.879	MEDIAN	1.931	MODE	2.000
STD DEV	0.326				

VALID CASES 315 MISSING CASES 26

VAR046 JP8-OTHER

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
YES	1.	38	11.1	12.1	12.1
NO	2.	277	81.2	87.9	100.0
NR	9.	26	7.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.879	MEDIAN	1.931	MODE	2.000
STD DEV	0.326				

VALID CASES 315 MISSING CASES 26

VAR047 #1 INC SOURCE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WAGES	0.	179	52.5	54.6	54.6
WELFARE-ADC	1.	54	15.8	16.5	71.0
SOC SEC	2.	43	12.6	13.1	84.1
UNEMP COMP	3.	1	0.3	0.3	84.5
ALIMONY	4.	17	5.0	5.2	89.6
SAVINGS	5.	7	2.1	2.1	91.8
INVESTMENTS	6.	11	3.2	3.4	95.1
FOODSTAMPS	7.	3	0.9	0.9	96.0
OTHER	8.	13	3.8	4.0	100.0
NR	9.	13	3.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.332	MEDIAN	0.416	MODE	0.0
STD DEV	2.124				

VALID CASES 328 MISSING CASES 13

VAR048 #2 INC SOURCE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WAGES	0.	33	9.7	15.7	15.7
WELFARE-ADC	1.	30	8.8	14.3	30.0
SOC SEC	2.	19	5.6	9.0	39.0
UNEMP COMP	3.	1	0.3	0.5	39.5
ALIMONY	4.	68	19.9	32.4	71.9
SAVINGS	5.	13	3.9	6.2	78.1
INVESTMENTS	6.	10	2.9	4.8	82.9
FOODSTAMPS	7.	20	5.9	9.5	92.4
OTHER	8.	16	4.7	7.6	100.0
NR	9.	131	38.4	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	3.505	MEDIAN	3.824	MODE	4.000
STD DEV	2.506				
VALID CASES	210	MISSING CASES	131		

VAR049 #3 INC SOURCE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
WAGES	0.	11	3.2	14.3	14.3
SOC SEC	2.	4	1.2	5.2	19.5
UNEMP COMP	3.	2	0.6	2.6	22.1
ALIMONY	4.	7	2.1	9.1	31.2
SAVINGS	5.	12	3.5	15.6	46.8
INVESTMENTS	6.	2	0.6	2.6	49.4
FOODSTAMPS	7.	23	6.7	29.9	79.2
OTHER	8.	16	4.7	20.8	100.0
NR	9.	264	77.4	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	5.234	MEDIAN	6.522	MODE	.000
STD DEV	2.714				
VALID CASES	77	MISSING CASES	264		

VAR050 ADD INC NEEDED

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NONE	1.	90	26.4	27.1	27.1
1-100	2.	24	7.0	7.2	34.3
101-200	3.	78	22.9	23.5	57.8
201-300	4.	69	20.2	20.8	78.6
301-400	5.	32	9.4	9.6	88.3
401-500	6.	16	4.7	4.8	93.1
500+	7.	23	6.7	6.9	100.0
NR	9.	9	2.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	3.208	MEDIAN	3.167	MODE	1.000
STD DEV	1.805				
VALID CASES	332	MISSING CASES	9		

VAR051 MONTHLY INCOME

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
1-200	0.	9	2.6	2.7	2.7
201-300	1.	31	9.1	9.4	12.1
301-400	2.	48	14.1	14.5	26.6
401-500	3.	53	15.5	16.0	42.6
501-600	4.	46	13.5	13.9	56.5
601-800	5.	78	22.9	23.6	80.1
801-1000	6.	36	10.6	10.9	90.9
1001-1200	7.	16	4.7	4.8	95.8
1201+	8.	14	4.1	4.2	100.0
NR	9.	10	2.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	3.927	MEDIAN	4.033	MODE	5.000
STD DEV	1.951				
VALID CASES	331	MISSING CASES	10		

VAR052 HSG PROVIDED

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
HOME OWNER	1.	72	21.1	21.2	21.2
HOME PYMT	2.	87	25.5	25.7	46.9
RENT	3.	170	49.9	50.1	97.1
RENT FREE	4.	8	2.3	2.4	99.4
OTHER	5.	2	0.6	0.6	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

1319 MEAN 2.354 MEDIAN 2.562 MODE
STD DEV 0.859

VALID CASES 339 MISSING CASES 2

VAR053 P1-LOW INCOME

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	76	22.3	22.7	22.7
IMMED PROB	2.	84	24.6	25.1	47.8
CURR PROB	3.	29	8.5	8.7	56.4
BOTH	4.	146	42.8	43.6	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN 2.731 MEDIAN 2.759 MODE 4.000
STD DEV 1.235

VALID CASES 335 MISSING CASES 6

VAR054 P2-NO JOB SKILLS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	194	56.9	58.6	58.6
IMMED PROB	2.	67	19.6	20.2	78.9
CURR PROB	3.	13	3.8	3.9	82.8
BOTH	4.	57	16.7	17.2	100.0
NR	9.	10	2.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN 1.798 MEDIAN 1.353 MODE 1.000
STD DEV 1.430

VALID CASES 331 MISSING CASES 10

VAR055 P3-NEEDED CHEAPER HSG

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	169	49.6	50.1	50.1
IMMED PROB	2.	88	25.8	26.1	76.3
CURR PROB	3.	24	7.0	7.1	83.4
BOTH	4.	56	16.4	16.6	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.902	MEDIAN	1.497	MODE	1.000
STD DEV	1.110				
VALID CASES	337	MISSING CASES	4		

VAR056 P4-MOVED IN WITH OTHER

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	265	77.1	79.0	79.0
IMMED PROB	2.	47	13.8	14.1	93.1
CURR PROB	3.	11	3.2	3.3	96.4
BOTH	4.	12	3.5	3.6	100.0
NR	9.	8	2.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.315	MEDIAN	1.133	MODE	1.000
STD DEV	0.707				
VALID CASES	333	MISSING CASES	8		

VAR057 P5-NO JOB

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	229	67.2	69.8	69.8
IMMED PROB	2.	57	16.7	17.4	87.2
CURR PROB	3.	19	5.6	5.8	93.0
BOTH	4.	23	6.7	7.0	100.0
NR	9.	13	3.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.500	MEDIAN	1.216	MODE	1.000
STD DEV	0.888				
VALID CASES	328	MISSING CASES	13		

VAR058 P6-LEGAL

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	178	52.2	53.0	53.0
IMMED PROB	2.	97	28.4	28.9	81.8
CURR PROB	3.	6	1.8	1.8	83.6
BOTH	4.	55	16.1	16.4	100.0
NR	9.	5	1.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN 1.815 MEDIAN 1.444 MODE 1.000
STD DEV 1.083

VALID CASES 336 MISSING CASES 5

VAR059 P7-MONEY MGMT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	273	80.1	81.7	81.7
IMMED PROB	2.	31	9.1	9.3	91.0
CURR PROB	3.	7	2.1	2.1	93.1
BOTH	4.	23	6.7	6.9	100.0
NR	9.	7	2.1	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN 1.341 MEDIAN 1.112 MODE 1.000
STD DEV 0.826

VALID CASES 334 MISSING CASES 7

VAR060 P8-HOME MAINT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	213	62.5	63.6	63.6
IMMED PROB	2.	46	13.5	13.7	77.3
CURR PROB	3.	17	5.0	5.1	82.4
BOTH	4.	59	17.3	17.6	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN 1.767 MEDIAN 1.286 MODE 1.000
STD DEV 1.158

VALID CASES 335 MISSING CASES 6

VAR061 P9-HLTH INS MAINT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	206	60.4	62.2	62.2
IMMED PROB	2.	51	15.0	15.4	77.6
CURR PROB	3.	17	5.0	5.1	82.8
BOTH	4.	57	16.7	17.2	100.0
NR	9.	10	2.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.773	MEDIAN	1.303	MODE	1.000
STD DEV	1.147				
VALID CASES	331	MISSING CASES	10		

VAR062 P10-FNDG MONEY SOURCES

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	215	63.0	65.2	65.2
IMMED PROB	2.	68	19.9	20.6	85.8
CURR PROB	3.	7	2.1	2.1	87.9
BOTH	4.	40	11.7	12.1	100.0
NR	9.	11	3.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.612	MEDIAN	1.267	MODE	1.000
STD DEV	1.005				
VALID CASES	330	MISSING CASES	11		

VAR063 P11-UNMET MED NEEDS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	187	54.8	56.2	56.2
IMMED PROB	2.	71	20.8	21.3	77.5
CURR PROB	3.	25	7.3	7.5	85.0
BOTH	4.	50	14.7	15.0	100.0
NR	9.	8	2.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.814	MEDIAN	1.390	MODE	1.000
STD DEV	1.098				
VALID CASES	333	MISSING CASES	8		

VAR064 P12-PHYS HEALTH

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	242	71.0	71.8	71.8
IMMED PROB	2.	72	21.1	21.4	93.2
CURR PROB	3.	5	1.5	1.5	94.7
BOTH	4.	18	5.3	5.3	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.404	MEDIAN	1.196	MODE	1.000
STD DEV	0.770				
VALID CASES	337	MISSING CASES	4		

VAR065 P13-DEPRESSION

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	110	32.3	32.7	32.7
IMMED PROB	2.	135	39.6	40.2	72.9
CURR PROB	3.	17	5.0	5.1	78.0
BOTH	4.	74	21.7	22.0	100.0
NR	9.	5	1.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.164	MEDIAN	1.930	MODE	2.000
STD DEV	1.112				
VALID CASES	336	MISSING CASES	5		

VAR066 P14-ANXIETY

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	75	22.0	22.1	22.1
IMMED PROB	2.	149	43.7	44.0	66.1
CURR PROB	3.	9	2.6	2.7	68.7
BOTH	4.	106	31.1	31.3	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.431	MEDIAN	2.134	MODE	2.000
STD DEV	1.148				
VALID CASES	339	MISSING CASES	2		

VAR067 P15-MENTAL HEALTH

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	195	57.2	58.4	58.4
IMMED PROB	2.	111	32.6	33.2	91.6
CURR PROB	3.	4	1.2	1.2	92.8
BOTH	4.	24	7.0	7.2	100.0
NR	9.	7	2.1	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.572	MEDIAN	1.356	MODE	1.000
STD DEV	0.838				
VALID CASES	334	MISSING CASES	7		

VAR068 P16-FEW FRIENDS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	250	73.3	74.0	74.0
IMMED PROB	2.	63	18.5	18.6	92.6
CURR PROB	3.	9	2.6	2.7	95.3
BOTH	4.	16	4.7	4.7	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.382	MEDIAN	1.176	MODE	1.000
STD DEV	0.758				
VALID CASES	338	MISSING CASES	3		

VAR069 P17-DROP OUT CLUBS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	248	72.7	74.0	74.0
IMMED PROB	2.	65	19.1	19.4	93.4
CURR PROB	3.	6	1.8	1.8	95.2
BOTH	4.	16	4.7	4.8	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.373	MEDIAN	1.175	MODE	1.000
STD DEV	0.747				
VALID CASES	335	MISSING CASES	6		

VAR070 P18-DIDNT SEE REL

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	232	68.0	69.3	69.3
IMMED PROB	2.	31	9.1	9.3	78.5
CURR PROB	3.	18	5.3	5.4	83.9
BOTH	4.	54	15.8	16.1	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.684	MEDIAN	1.222	MODE	1.000
STD DEV	1.138				
VALID CASES	335	MISSING CASES	6		

VAR071 P19-CHURCH NO HELP

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	245	71.8	75.4	75.4
IMMED PROB	2.	42	12.3	12.9	88.3
CURR PROB	3.	6	1.8	1.8	90.2
BOTH	4.	32	9.4	9.8	100.0
NR	9.	16	4.7	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.462	MEDIAN	1.163	MODE	1.000
STD DEV	0.938				
VALID CASES	325	MISSING CASES	16		

VAR072 P20-CHILDREN DIFF

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
NO PROB	1.	225	66.0	68.2	68.2
IMMED PROB	2.	47	13.8	14.2	82.4
CURR PROB	3.	16	4.7	4.8	87.3
BOTH	4.	42	12.3	12.7	100.0
NR	9.	11	3.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.621	MEDIAN	1.233	MODE	1.000
STD DEV	1.048				
VALID CASES	330	MISSING CASES	11		

VAR073 S1-SKILL TESTING

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	46	13.5	13.6	13.6
VERY IMP	2.	199	58.4	59.1	72.7
SOME IMP	3.	64	18.8	19.0	91.7
NOT IMP	4.	28	8.2	8.3	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.220	MEDIAN	2.116	MODE	2.000
STD DEV	0.783				
VALID CASES	337	MISSING CASES	4		

VAR074 S2-BLD SELF CONF

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	88	25.8	26.1	26.1
VERY IMP	2.	188	55.1	55.8	81.9
SOME IMP	3.	46	13.5	13.6	95.5
NOT IMP	4.	15	4.4	4.5	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.964	MEDIAN	1.928	MODE	2.000
STD DEV	0.759				
VALID CASES	337	MISSING CASES	4		

VAR075 S3-JOB APPL AID

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	22	6.5	6.5	6.5
VERY IMP	2.	168	49.3	50.0	56.5
SOME IMP	3.	117	34.3	34.8	91.4
NOT IMP	4.	29	8.5	8.6	100.0
NR	9.	5	1.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.455	MEDIAN	2.369	MODE	2.000
STD DEV	0.744				
VALID CASES	336	MISSING CASES	5		

VAR076 S4-HOW TO JOBHUNT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	26	7.6	7.7	7.7
VERY IMP	2.	160	46.9	47.3	55.0
SOME IMP	3.	110	32.3	32.5	87.6
NOT IMP	4.	42	12.3	12.4	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.497	MEDIAN	2.394	MODE	2.000
STD DEV	0.809				
VALID CASES	338	MISSING CASES	3		

VAR077 S5-JOB INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	27	7.9	8.0	8.0
VERY IMP	2.	167	49.0	49.6	57.6
SOME IMP	3.	110	32.3	32.6	90.2
NOT IMP	4.	33	9.7	9.8	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.442	MEDIAN	2.347	MODE	2.000
STD DEV	0.778				
VALID CASES	337	MISSING CASES	4		

VAR078 S6-JOB TRNG INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	64	18.8	19.0	19.0
VERY IMP	2.	208	61.0	61.7	80.7
SOME IMP	3.	53	15.5	15.7	96.4
NOT IMP	4.	12	3.5	3.6	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.039	MEDIAN	2.002	MODE	2.000
STD DEV	0.700				
VALID CASES	337	MISSING CASES	4		

VAR079 S7-WISE BUYING

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	19	5.6	5.6	5.6
VERY IMP	2.	133	39.0	39.2	44.8
SOME IMP	3.	136	39.9	40.1	85.0
NOT IMP	4.	51	15.0	15.0	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.646	MEDIAN	2.629	MODE	3.000
STD DEV	0.802				
VALID CASES	339	MISSING CASES	2		

VAR080 S8-AVOIDING FRAUD

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	29	8.5	8.6	8.6
VERY IMP	2.	143	41.9	42.2	50.7
SOME IMP	3.	132	38.7	38.9	89.7
NOT IMP	4.	35	10.3	10.3	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.510	MEDIAN	2.483	MODE	2.000
STD DEV	0.793				
VALID CASES	339	MISSING CASES	2		

VAR081 S9-CONSMR COMPLAINTS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	20	5.9	5.9	5.9
VERY IMP	2.	116	34.0	34.3	40.2
SOME IMP	3.	161	47.2	47.6	87.9
NOT IMP	4.	41	12.0	12.1	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.660	MEDIAN	2.705	MODE	3.000
STD DEV	0.766				
VALID CASES	338	MISSING CASES	3		

VAR082 S10-BUDGETING

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	30	8.8	8.9	8.9
VERY IMP	2.	162	47.5	47.9	56.8
SOME IMP	3.	104	30.5	30.8	87.6
NOT IMP	4.	42	12.3	12.4	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.467	MEDIAN	2.358	MODE	2.000
STD DEV	0.823				
VALID CASES	338	MISSING CASES	3		

VAR083 S11-CAR MAINT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	66	19.4	19.6	19.6
VERY IMP	2.	158	46.3	46.9	66.5
SOME IMP	3.	90	26.4	26.7	93.2
NOT IMP	4.	23	6.7	6.8	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.208	MEDIAN	2.149	MODE	2.000
STD DEV	0.834				
VALID CASES	337	MISSING CASES	4		

VAR084 S12-INSURANCE INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	26	7.6	7.7	7.7
VERY IMP	2.	158	46.3	46.6	54.3
SOME IMP	3.	131	38.4	38.6	92.9
NOT IMP	4.	24	7.0	7.1	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.451	MEDIAN	2.408	MODE	2.000
STD DEV	0.738				
VALID CASES	339	MISSING CASES	2		

VAR085 S13-TAX ADVICE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	28	8.2	8.3	8.3
VERY IMP	2.	168	49.3	49.6	57.8
SOME IMP	3.	110	32.3	32.4	90.3
NOT IMP	4.	33	9.7	9.7	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.437	MEDIAN	2.342	MODE	2.000
STD DEV	0.780				
VALID CASES	339	MISSING CASES	2		

VAR086 S14-ESTATE INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	38	11.1	11.3	11.3
VERY IMP	2.	119	34.9	35.3	46.6
SOME IMP	3.	125	36.7	37.1	83.7
NOT IMP	4.	55	16.1	16.3	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.585	MEDIAN	2.592	MODE	3.000
STD DEV	0.893				
VALID CASES	337	MISSING CASES	4		

VAR087 S15-HLTH CARE INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	23	6.7	6.8	6.8
VERY IMP	2.	104	30.5	30.9	37.7
SOME IMP	3.	130	38.1	38.6	76.3
NOT IMP	4.	80	23.5	23.7	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.792	MEDIAN	2.819	MODE	3.000
STD DEV	0.882				
VALID CASES	337	MISSING CASES	4		

VAR088 S16-NUTRITION INFO

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	12	3.5	3.5	3.5
VERY IMP	2.	91	26.7	26.8	30.4
SOME IMP	3.	141	41.3	41.6	72.0
NOT IMP	4.	95	27.9	28.0	100.0
NR	9.	2	0.6	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.941	MEDIAN	2.972	MODE	3.000
STD DEV	0.830				
VALID CASES	339	MISSING CASES	2		

VAR089 S17-MTG PLACE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	43	12.6	12.8	12.8
VERY IMP	2.	161	47.2	47.8	60.5
SOME IMP	3.	103	30.2	30.6	91.1
NOT IMP	4.	30	8.8	8.9	100.0
NR	9.	4	1.2	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.356	MEDIAN	2.230	MODE	2.000
STD DEV	0.815				
VALID CASES	337	MISSING CASES	4		

VAR090 S18-SGL PARENT

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	38	11.1	11.2	11.2
VERY IMP	2.	174	51.0	51.5	62.7
SOME IMP	3.	81	23.8	24.0	86.7
NOT IMP	4.	45	13.2	13.3	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.393	MEDIAN	2.253	MODE	2.000
STD DEV	0.856				
VALID CASES	338	MISSING CASES	3		

VAR091 S19-CHILD CARE

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	58	17.0	17.3	17.3
VERY IMP	2.	157	46.0	46.9	64.2
SOME IMP	3.	70	20.5	20.9	85.1
NOT IMP	4.	50	14.7	14.9	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.334	MEDIAN	2.197	MODE	2.000
STD DEV	0.933				
VALID CASES	335	MISSING CASES	6		

VAR092 S20-DRUG PRGB AID

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	52	15.2	15.5	15.5
VERY IMP	2.	148	43.4	44.0	59.5
SOME IMP	3.	80	23.5	23.8	83.3
NOT IMP	4.	56	16.4	16.7	100.0
NR	9.	5	1.5	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	2.417	MEDIAN	2.284	MODE	2.000
STD DEV	0.943				
VALID CASES	336	MISSING CASES	5		

VAR093 S21-GNRL COUNSLG

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	100	29.3	29.6	29.6
VERY IMP	2.	185	54.3	54.7	84.3
SOME IMP	3.	35	10.3	10.4	94.7
NOT IMP	4.	18	5.3	5.3	100.0
NR	9.	3	0.9	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.914	MEDIAN	1.873	MODE	2.000
STD DEV	0.779				
VALID CASES	338	MISSING CASES	3		

VAR094 S22-REFERRALS

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
EXT IMP	1.	68	19.9	20.3	20.3
VERY IMP	2.	208	61.0	62.1	82.4
SOME IMP	3.	53	15.5	15.8	98.2
NOT IMP	4.	6	1.8	1.8	100.0
NR	9.	6	1.8	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.991	MEDIAN	1.978	MODE	2.000
STD DEV	0.659				
VALID CASES	335	MISSING CASES	6		

VAR095 URBAN-RURAL

CATEGORY LABEL	CODE	ABSOLUTE FREQ	RELATIVE FREQ (PCT)	ADJUSTED FREQ (PCT)	CUM FREQ (PCT)
URBAN	1.	300	88.0	88.2	88.2
RURAL	2.	40	11.7	11.8	100.0
	0.	1	0.3	MISSING	100.0
	TOTAL	341	100.0	100.0	

MEAN	1.118	MEDIAN	1.067	MODE	1.000
STD DEV	0.323				
VALID CASES	340	MISSING CASES	1		

APPENDIX B

INTERVIEW SCHEDULE

DISPLACED HOMEMAKERS
INTERVIEW SCHEDULE

I. In the first section we would like to get some general information about you.

1. What is your age? _____

2. What is your marital status? Are you

_____ widowed

_____ divorced

_____ separated

_____ married

_____ never married

3. How long were you married before becoming divorced/widowed/separated?

_____ years ((to the nearest year))

4. How long have you been divorced/widowed/separated?

_____ years ((to the nearest year))

5. How many children do you have living with you who are under 18?

_____ ((if eight or more enter 8))

6. How old is your youngest child who lives with you?

_____ years old ((to the nearest year))

7. How many years of education have you had?

_____ years

8. What is the highest educational degree you have earned and when did you receive it? ((enter year at appropriate level))

_____ 8th grade diploma, _____ year

_____ GED certificate, _____ year

_____ high school diploma, _____ year

_____ associate of arts or 2 year college degree, _____ year

_____ bachelor's degree, or 4 year college degree, _____ year

_____ master's degree, _____ year _____ doctoral degree, _____ year

_____ vocational certificate, diploma, or license, _____ year

9. Have you had any additional education or training? ((workshops, skill training, or adult education courses))

_____ yes _____ no

10. Are you currently enrolled in any type of educational program?

_____ yes _____ no

II. In this second section we would like to find out about your work history and difficulties or dissatisfactions concerning your job or efforts to get jobs.

11. What is your present employment status? Are you

_____ unemployed

_____ employed part-time

_____ employed full-time

12. Please tell us about your work history, starting with any jobs you had outside the home while married and then any jobs you have held since becoming displaced. List each job in order held. It will be helpful to know how many months or years you had each job and your reason for leaving the position. ((Specify whether each job was while married (M) or since displaced (D). If respondent has never worked, indicate it below.))

Type of Job	M/D	mos. or yrs.	Reason for leaving
1)			
2)			
3)			
4)			
5)			
6)			

((If currently unemployed check the last category below))

13. Is there anything about your job that you don't like? ((Check as many as appropriate))

_____ no, everthing is fine _____ low wages

_____ don't like the work _____ not trained for the work

_____ discrimination; explain _____

_____ problems with co-workers _____ problems with supervisor

_____ not applicable ((currently unemployed, GO TO 14))

((GO TO 15 if currently employed part time))

14. Would you like to work?

_____ yes: If yes, would you prefer to work ___ full-time

_____ no ___ part-time

15. ((If currently employed part time.)) Would you like to work full-time?

_____ yes _____ no

16. What are the major problems you are having or have had in getting or keeping a job? ((Check as many as respondent indicates.))

_____ no skills or training

_____ no jobs in my skill area

_____ no job in my community

_____ can't make enough income to live on

_____ transportation

_____ babysitting or child care

_____ unwilling or unable to relocate

_____ other; specify _____

III. Now we would like very much to know about your financial situation. It will be very helpful if you can give full information. This information like all the other information is held in strict confidence.

17. What are the three main sources of your monthly income in the order of their importance? ((Have respondent rank up to three sources in order of their contribution.))

_____ wages or salary

_____ welfare or AFDC

_____ unemployment compensation

_____ child support

_____ alimony

_____ savings (deposits, insurance, etc.)

_____ investments (real estate, stocks, bonds, etc.)

_____ food stamps

_____ other; specify _____

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		No	Immed	Curr
21-5	Could not find a job	____	____	____
-6	Had legal problems I couldn't handle	____	____	____
-7	Did not know how to handle my money	____	____	____
-8	Had difficulty with home management or maintenance	____	____	____
-9	Could not keep up any health insurance	____	____	____
-10	Did not know where to find out about government or other sources of money to live on	____	____	____
-11	Medical/dental needs unable to be met	____	____	____
-12	My physical health generally got worse	____	____	____
-13	Experienced frequent mental depression and felt sort of useless and worthless	____	____	____
-14	I was anxious and scared about the future and what would happen to me and my family	____	____	____
-15	My mental health generally got worse	____	____	____
-16	I found that I had few or no friends	____	____	____
-17	I dropped out of clubs or organizations that I had previously been active in	____	____	____
-18	I no longer saw my or my spouses relatives	____	____	____
-19	My church was not helpful to me	____	____	____
-20	My children became difficult to control	____	____	____

V. We are just about finished now. This is the last section. Some people are suggesting that centers be set up to help displaced homemakers. I am going to read a list of services such centers might provide. Please indicate whether you think each one is extremely important, very important, medium important, or not important.

	Importance				Service
	Ext	Very	Med	Not	
22-01	___	___	___	___	Testing for job skills and interests.
-02	___	___	___	___	Helping build self confidence and assertiveness.
-03	___	___	___	___	Helping with job applications and interviews.
-04	___	___	___	___	Showing people how to look for a job.

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	Importance				Item
	Ext	Very	Med	Not	
22-05	___	___	___	___	Having a listing of jobs available in the community and immediate vacinity.
-06	___	___	___	___	Providing information about job training or educational programs and funds to attend them.
-07	___	___	___	___	Providing information on how to buy wisely.
-08	___	___	___	___	Providing information on avoiding consumer fraud.
-09	___	___	___	___	Providing information on how to report and file a consumer complaint.
-10	___	___	___	___	Teaching people how to budget their money.
-11	___	___	___	___	Providing information on car maintenance and buying.
-12	___	___	___	___	Providing information on insurance.
-13	___	___	___	___	Providing tax advice.
-14	___	___	___	___	Providing information on estate and probate problems.
-15	___	___	___	___	Giving general family health care information.
-16	___	___	___	___	Providing information about nutrition and balanced diets.
-17	___	___	___	___	Providing information and a meeting place for support or Single Again groups.
-18	___	___	___	___	Providing classes on being a single parent.
-19	___	___	___	___	Providing child care facilities.
-20	___	___	___	___	Helping with alcohol or drug problems.
-21	___	___	___	___	Help counsel people through depression, anxiety, or low self confidence.
-22	___	___	___	___	Referring people to other agencies for help with problems that such a center could not handle but that are available elsewhere.

23. Are there any other services such a center should provide?

_____

_____

24. That completes the interview. Is there anything you would like to add about the displaced homemaker that has not been covered in the interview?

_____

APPENDIX C

CODEBOOK

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CODE BOOK

DISPLACED HOMEMAKER STUDY

Column	Variable name	Variable label	Codes
1-3	VAR001	Interview number	Actual number
4	VAR002	Card number	1 or 2
5	VAR003	Community of respondent	1. Minot 2. Grand Forks 3. Fargo 4. Bismarck 5. Jamestown 6. Dickenson 7. unknown
6	VAR004	Race of respondent	1. caucasian 2. American Indian 3. other 9. unknown
7	VAR005	Sex of respondent	1. female 2. male
8-9	VAR006	Age of respondent	Exact value 99. no response
10	VAR007	Marital status	1. widowed 2. divorced 3. separated 4. never married 5. married 9. no response
11-12	VAR008	Years married before being displaced	Exact value 99. no response or not applicable
13-14	VAR009	Years displaced	Exact value 99. no response
15	VAR010	Number of children under 18	Exact value 8. eight or more 9. no response
16-17	VAR011	Age of youngest child under 18	Exact value 99. no response or not applicable
18-19	VAR012	Years of education	Exact value 99. no response

20	VAR013	Highest educational degree obtained	1. 8th grade diploma 2. H.S. diploma or GED 3. Associate of Arts or 2 year degree 4. Bachelor's degree 5. Master's degree 6. Doctoral degree 7. vocational or technical certificate 8. none 9. no response
21	VAR014	Additional education or training	1. yes 2. no 9. no response
22	VAR015	Current enrollment in educational program	1. yes 2. no 9. no response
23	VAR016	Employment status	1. retired 2. unemployed 3. employed part-time 4. employed full-time 9. no response
24	VAR017	Work history	1. worked before displacement only 2. worked since displacement only 3. worked before and after displacement 4. never worked 9. no response
25	VAR018	Number of jobs held before displacement	Exact value 9. no response
26	VAR019	Number of jobs held since displacement	Exact value 9. no response
27-28	VAR020	Number of years worked before displacement	Exact value 99. no response
29-30	VAR021	Number of years worked since displacement	Exact value 99. no response
31	VAR022	Reasons for leaving jobs before displacement	1. family reasons 2. economic reasons 3. other, one nor two is dominant 9. no response or not applicable

32	VAR023	Reasons for leaving jobs since displacement	1. family reasons 2. economic reasons 3. other, one or two not dominant 9. no response or not applicable
33	VAR024	Job dislikes	1. dislikes indicated 2. no dislikes, everything is fine 9. no response or not applicable
34	VAR025	Job dislike- low wages	1. yes 2. no 9. no response or not applicable
35	VAR026	Job dislike- don't like the work	1. yes 2. no 9. no response or not applicable
36	VAR027	Job dislike- not trained	1. yes 2. no 9. no response or not applicable
37	VAR028	Job dislike- discrimination	1. yes 2. no 9. no response or not applicable
38	VAR029	Job dislike- coworker problems	1. yes 2. no 9. no response or not applicable
39	VAR030	Job dislike- supervisor problem	1. yes 2. no 9. no response or not applicable
40	VAR031	Would like to work	0. yes, no 'time' specified 1. yes, full-time 2. yes, part-time 3. no 9. no response or not applicable
48	VAR039	Job problem: no skills/training	1. yes 2. no 9. no response or not applicable

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49	VAR040	Job problem: no jobs in skill area	1. yes 2. no 9. no response or not applicable
50	VAR041	Job problem: no jobs in my community	1. yes 2. no 9. no response or not applicable
51	VAR042	Job problem: not enough income	1. yes 2. no 9. no response or not applicable
52	VAR043	Job problem: transportation	1. yes 2. no 9. no response or not applicable
53	VAR044	Job problem: babysitting	1. yes 2. no 9. no response or not applicable
54	VAR045	Job problem: unwilling/unable to relocate	1. yes 2. no 9. no response or not applicable
55	VAR046	Job problem: other	1. yes 2. no 9. no response or not applicable
56	VAR047	#1 income source	0. wages or salary 1. welfare/AFDC 2. social security 3. unemployment comp. 4. child support or alimony 5. savings 6. investments 7. food stamps 8. other 9. no response
57	VAR048	#2 income source	0. wages or salary 1. welfare/AFDC 2. social security 3. unemployment comp. 4. child support or alimony 5. savings 6. investments 7. food stamps 8. other 9. no response

58	VAR049	#3 income source	0. wages or salary 1. welfare/AFDC 2. social security 3. unemployment comp. 4. child support or alimony 5. savings 6. investments 7. food stamps 8. other 9. no response
59	VAR050	Additional income needed per month	1. none 2. $1 to $100 3. $101 to $200 4. $201 to $300 5. $301 to $400 6. $401 to $500 7. $500 or more 9. no response
60	VAR051	Total monthly income	0. $1 to $200 1. $201 to $300 2. $301 to $400 3. $401 to $500 4. $501 to $600 5. $601 to $800 6. $801 to $1000 7. $1001 to $1200 8. $1201 or more 9. no response
61	VAR052	How housing is provided	1. home is owned 2. paying for home 3. renting 4. live with others rent free 5. other 9. no response

PROBLEMS EXPERIENCED BY DISPLACED HOMEMAKERS

62	VAR053	P1 - low income	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
63	VAR054	P2 - no job skills	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response

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64	VAR055	P3 - needed cheaper housing	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
65	VAR056	P4 - moved in with other to cut expenses	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
66	VAR057	P5 - no job	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
67	VAR058	P6 - legal	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
68	VAR059	P7 - money management	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
69	VAR060	P8 - home maintenance	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
70	VAR061	P9 - maintaining health insurance	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
71	VAR062	P10- finding money sources	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response

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72	VAR063	P11- unmet medical needs	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
73	VAR064	P12- physical health	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
74	VAR065	P13- depression	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
75	VAR066	P14- anxiety	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
76	VAR067	P15- mental health	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
77	VAR068	P16- few friends	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response
78	VAR069	P17- dropped out of clubs	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current probl 9. no response
79	VAR070	P18- didn't see relatives	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response

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80	VAR071	P19- church not helpful	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response

(CARD NUMBER 2)

5	VAR072	P20- children difficult	1. not a problem 2. immediate problem 3. current problem only 4. both immediate and current problem 9. no response

IMPORTANCE OF DIFFERENT SERVICES IN POTENTIAL WOMEN'S CENTERS

6	VAR073	S1 - testing for job skills	1. extremely important 2. very important 3. medium important 4. not important 9. no response
7	VAR074	S2 - build self confidence	1. extremely important 2. very important 3. medium important 4. not important 9. no response
8	VAR075	S3 - job application or interview aid	1. extremely important 2. very important 3. medium important 4. not important 9. no response
9	VAR076	S4 - how to jobhunt	1. extremely important 2. very important 3. medium important 4. not important 9. no response
10	VAR077	S5 - job availability information	1. extremely important 2. very important 3. medium important 4. not important 9. no response
11	VAR078	S6 - job training information	1. extremely important 2. very important 3. medium important 4. not important 9. no response

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12	VAR079	S7 - wise buying information	1. extremely important 2. very important 3. medium important 4. not important 9. no response
13	VAR080	S8 - avoiding consumer fraud	1. extremely important 2. very important 3. medium important 4. not important 9. no response
14	VAR081	S9 - filing consumer complaints	1. extremely important 2. very important 3. medium important 4. not important 9. no response
15	VAR082	S10- budgeting	1. extremely important 2. very important 3. medium important 4. not important 9. no response
16	VAR083	S11- car buying/maintenance	1. extremely important 2. very important 3. medium important 4. not important 9. no response
17	VAR084	S12 - insurance information	1. extremely important 2. very important 3. medium important 4. not important 9. no response
18	VAR085	S13 - tax advice	1. extremely important 2. very important 3. medium important 4. not important 9. no response
19	VAR086	S14- estate information	1. extremely important 2. very important 3. medium important 4. not important 9. no response
20	VAR087	S15- health care information	1. extremely important 2. very important 3. medium important 4. not important 9. no response

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21	VAR088	S16- nutrition information	1. extremely important 2. very important 3. medium important 4. not important 9. no response
22	VAR089	S17- support group meeting place	1. extremely important 2. very important 3. medium important 4. not important 9. no response
23	VAR090	S18- single parent classes	1. extremely important 2. very important 3. medium important 4. not important 9. no response
24	VAR091	S19- child care	1. extremely important 2. very important 3. medium important 4. not important 9. no response
25	VAR092	S20- alcohol/drug problem help	1. extremely important 2. very important 3. medium important 4. not important 9. no response
26	VAR093	S21- general counseling	1. extremely important 2. very important 3. medium important 4. not important 9. no response
27	VAR094	S22- referrals	1. extremely important 2. very important 3. medium important 4. not important 9. no response
28	VAR095	Urban or rural respondent	1. urban 2. rural

COMPUTED VARIABLES

n/a	VAR096	Proportion of married years respondent worked (times 100)	Exact value 999. not computable
n/a	VAR097	Proportion of displaced years respondent worked (times 100)	Exact value 999. not computable

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